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File 349:PCT FULLTEXT 1979-2002/UB=20040422,UT=20040415
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(c) 2004 ProQuest Info&Learning
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(c) 2004 The Gale group
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Set	Items	Description
S1	41	AU='MILBERGER S':AU='MILBERGER SUSAN M'
S2	1	AU='MILBERGER, S.'
S3	14	AU='SHERRARD J':AU='SHERRARD JEFF D'
S4	1	AU='SHERRARD, J'
S5	5	AU='SHERRARD, J.'
S6	0	AU='SHERRARD, JEFF'
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S8	4	AU='DUNKER AMY M'
S9	8	AU='DUNKER, A. M':AU='DUNKER, A. M.'
S10	5	AU='DUNKER, A.M.'
S11	4	AU='DUNKER, AMY MARIE':AU='DUNKER, AMY, 1964-'
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S13	7	AU='MACFARLANE J M'
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S22	3	AU='ABRAHAMS S F'
S23	4	AU='ABRAHAMS SUSAN F'
S24	13	AU='ABRAHAMS, S.'
S25	3	AU='ABRAHAMS, SUSAN'

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S28 0 AU='NEOFYTIDES, CHERYL'
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S30 33 AU='BAIG, A':AU='BAIG, A. A.'
S31 1 AU='BAIG, A.A.'
S32 1 AU='BAIG, AAMER'
S33 1 AU='KARAS P'
S34 15 AU='KARAS P M'
S35 15 AU='KARAS PETER M':AU='KARAS PETER MICHAEL'
S36 9 AU='KARAS, P.'
S37 0 AU='KARAS, PETER'
S38 15 AU='COWELL J':AU='COWELL J E'
S39 11 AU='COWELL JAMES':AU='COWELL JAMES EVERETT'
S40 23 AU='COWELL, J.'
S41 0 AU='COWELL, JAMES'
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S43 6 AU='YODER J R'
S44 6 AU='YODER JAMES R'
S45 36 AU='YODER, J R':AU='YODER, J.'
S46 11 AU='YODER, J. R.'
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S48 3 AU='YODER, JAMES'
S49 6 AU='GOLUB M'
S50 6 AU='GOLUB M F'
S51 6 AU='GOLUB MATT F'
S52 43 AU='GOLUB, M':AU='GOLUB, M.'
S53 1 AU='GOLUB, MATT'
S54 278 S1 OR S2 OR S3 OR S4 OR S5 OR S6 OR S7 OR S8 OR S9 OR S10 -
OR S11 OR S12 OR S13 OR S14 OR S15 OR S16 OR S17 OR S18 OR S19
OR S20 OR S21 OR S22 OR S23 OR S24 OR S25 OR S26 OR S27 OR S-
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S55 459 S36 OR S37 OR S38 OR S39 OR S40 OR S41 OR S42 OR S43 OR S44
OR S45 OR S46 OR S47 OR S48 OR S49 OR S50 OR S51 OR S52 OR S-
53 OR S54
S56 63 S55 FROM 347,348,349,350,371
S57 26 IC=G06F-017?
S58 26 S56 AND S57
S59 10 (HOLDING OR STORED()VALUE OR DEBIT OR DEPOSIT OR PREPAY OR
PREPAID OR PRE() (PAY OR PAID)) () (FUND OR ACCOUNT OR CLEARING(-
)HOUSE OR CLEARINGHOUSE)
S60 10 S58 AND S59
S61 10 IDPAT (sorted in duplicate/non-duplicate order)
S62 9 IDPAT (primary/non-duplicate records only)
S63 396 S55 NOT S56
S64 0 S59 AND S63
S65 40 AUTOMATIC? OR REPETITIVE OR REPEAT??? OR PERIODIC? OR REC-
R? OR FREQUEN? OR OFTEN? OR REGULAR??? OR REOCCUR? OR ISOCHRO-
N???
S66 27 S63 AND S65
S67 92 BILL??? OR CHARGE? ? OR PAYMENT? ? OR REMIT? ? OR REMITT? -
OR COST OR PAY? ? OR PAID OR COLLECT? ? OR COLLECTION? ? OR R-
ENUMERAT??? OR EFT OR FEE OR FEES OR PRICE? ? OR TRANSFER? OR
DISBURS? OR DISTRIBUTION? ? OR REQUEST? ?
S68 9 S66 AND S67
S69 8 S68 NOT PY>2000
S70 8 S69 NOT PD=20000712:20040630
S71 7 RD (unique items)
S72 i6 S62 OR S71

72/3,K/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01053541 **Image available**

WORLDWIDE CASH VENDOR PAYMENT

PAIEMENT AU COMPTANT DE DISTRIBUTEURS A L'ECHELON MONDIAL

Patent Applicant/Assignee:

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Legal Representative:

GIBBY Darin J (et al) (agent), Townsend and Townsend and Crew LLP, Two
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200383625 A2-A3 20031009 (WO 0383625)

Application: WO 2003US9928 20030327 (PCT/WO US03009928)

Priority Application: US 2002109559 20020327; US 2002262529 20020930

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PH PL PT

RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE

SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11865

Inventor(s):

... *KARAS Peter M*

Main International Patent Class: *G06F-017/60*

Fulltext Availability:

Detailed Description

Detailed Description

... user interfaces ISO allow interaction with the payment enabler 170 to
transfer money to a *stored* *value* *fund* that is used for the
transfer. Some embodiments do not use a *stored* *value* *fund* in the
online transfer system 190 by transferring funds directly to the retail
payout system...

72/3,K/4 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00922107 **Image available**

**ONLINE METHOD AND SYSTEM FOR ORDERING AND HAVING DELIVERED A PAPER GREETING
MESSAGE AND PAYMENT INSTRUMENT**

**SYSTEME ET PROCEDE EN LIGNE PERMETTANT DE COMMANDER ET DE FAIRE LIVRER UN
MESSAGE DE VOEUX SUR PAPIER ET INSTRUMENT DE PAIEMENT**

Patent Applicant/Assignee:

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all designated states except: US)

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COWELL James Everett, 2509 West Long Circle, Littleton, CO 80120, US,
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Legal Representative:
TODD Jack D (et al) (agent), Morris, Manning & Martin, LLP, 6000 Fairview
Road, Suite 1125, Charlotte, NC 28210, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200256136 A2-A3 20020718 (WO 0256136)
Application: WO 2001US48609 20011213 (PCT/WO US0148609)
Priority Application: US 2000737912 20001215
Parent Application/Grant:
Related by Continuation to: US 2000737912 20001215 (CON)
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
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(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7845

Patent Applicant/Inventor:
KARAS Peter Michael...

...Designated only for: US)
COWELL James Everett...
Main International Patent Class: *G06F-017/60*
Fulltext Availability:
Detailed Description

Detailed Description
... yet another alternate 5 embodiment (not shown), the sender 12 has a
money account or *stored* *value* *account* directly with the company
that operates web server 22, in which case, authorization of payment...

72/3,K/5 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00914720 **Image available**
ELECTRONIC GIFT GREETING
ELECTRONIC GIFT GREETING
Patent Applicant/Assignee:
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, US (Residence), US (Nationality)
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YODER James R, 1902 W. Henderson, Chicago, IL 60657, US,
GOLUB Matt F, 276 Highwood Ave., Tera Fly, NJ 07670, US,
BAIG Aamer Ali, 111-32 76th Ave., Apt 3J, Forest Hills, NY 11375, US
Legal Representative:
FRANKLIN Thomas D (et al) (agent), Townsend and Townsend and Crew LLP,
Two Embarcadero Center, Eighth Floor, San Francisco, CA 94111-3834, US,

Patent and Priority Information (Country, Number, Date):
Patent: WO 200248839 A2-A3 20020620 (WO 0248839)
Application: WO 2001US48630 20011206 (PCT/WO US0148630)
Priority Application: US 2000737912 20001215; US 2000256127 20001215
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
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(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 7995

Inventor(s):

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...*COWELL James E*...

...*YODER James R*...

...*GOLUB Matt F*...

...*BAIG Aamer Ali*

Main International Patent Class: *G06F-017/60*

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... a flow diagram of an embodiment of a process for
moving money out of a *stored* *value* *fund* for a receiver.

In the appended figures, similar components and/or features may have the
...

...gift after receiving it in the card. Electronic gifts could include a
credit in a *stored* *value* *fund*, a foreign currency credit in the
stored *value* *fund*, a prepaid credit or. debit card, a prepaid phone
card, promotional points, airline mileage credits...180 allow interaction
with the payment enabler 170 to transfer money to and from a *stored*
value *fund*.

The promotion handler 160-1 allows adding and removing money in a
form other than...database 324. This information includes an address book
of other users, money credit in the *stored* *value* *fund*, past money
transfer information, account number, e-mail addresses, contact
information, handler interface information, handler...any service fees.
The money is moved from the specified money handler 160 to the *stored*
value *fund* of the receiver in step 744.

1 5 The second way for the sender 1 1 0 to fund the *stored* *value*
fund of the receiver begins in step 728 where money is given at an
agent location...

...amount associated with it. In step 744, the money is moved to the
receiver's *stored* *value* *fund* minus any fees.

With reference to FIG. 8, a flow diagram of an embodiment of...

...170 is shown. This embodiment demonstrates four different payout
examples: payment of money to the *stored* *value* *fund* of the
receiver, printing of a negotiable instrument for pick-up at, an., agent
location...amount are determined for the money transfer. In step 1012, it
is determined if the *stored* *value* *fund* of the sender 1 1 0 has
enough money to fund the transfer to the receiver 13 0.

Where there is not sufficient funds in the *stored* *value* *fund*,
processing
continues to step 101 6 to load funds. In step 1016, the default pay...

...find for the receiver 130, a temporary fund is created in step 1024. A temporary *stored* *value* *fund* can be used for a single transfer, but the receiver may want to make the...

...1012 and step 1024. In step 1028, the money is attributed to the receivers 130 *stored* *value* *fund* to the detriment of the sender's *stored* *value* *fund* in step 1028. In some embodiments, the payment does not originate in the sender's *stored* *value* *fund*, but passes directly from the money handler 160 of the sender I 10 to the *stored* *value* *fund* of the receiver 130. In other embodiments, the sender can select a future time that...IB labeled "D," a gift certificate is used to payout the credit in the receivers *stored* *value* *fund*. In step I 184, a retailer(s) is chosen as a target for the...

Claim

... 1, wherein the electronic gift includes at least one of- a
17
credit in a *stored* *value* *fund*, a foreign currency credit in the *stored* *value* *fund*, a prepaid credit or debit card, a prepaid phone card, promotional points, airline mileage credits...

...of a bank, a credit card company, a debit card company, an agent location, a *stored* *value* *fund*, an airline mileage program, a gift certificate issuer, an electronic gift certificate issuer,

5 and...

...gift as recited in claim 1, further comprising steps of
loading the amount in a *stored* *value* *fund* of the receiver; and
a step including at least one of the following steps:
sending a credit card company, a debit card company, an agent location, a *stored* *value* *fund*, an airline mileage program, a gift certificate issuer, an electronic gift certificate issuer, and a...

72/3,K/6 (Item 6 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00871084 **Image available**

WIDE AREA NETWORK PERSON-TO-PERSON PAYMENT

PAIEMENT DE PERSONNE A PERSONNE SUR RESEAU LONGUE DISTANCE

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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ABRAHAMS Susan F, 3734 Powers Ferry Rd., Atlanta, GA 30342, US, US
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Legal Representative:

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Two Embarcadero Center, Eighth Floor, San Francisco, CA 94111-3834, US,
Patent and Priority Information (Country, Number, Date):

Patent: WO 200205195 A1 20020117 (WO 0205195)
Application: WO 2001US22179 20010711 (PCT/WO US0122179)
Priority Application: US 2000613615 20000711; US 2000256127 20001215
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13924

Patent Applicant/Inventor:

BAIG Aamer Ali...

...Designated only for: US)

COWELL James E...

...Designated only for: US)

KARAS Peter M...

...Designated only for: US)

NEOFYTIDES Cheryl L...

...Designated only for: US)

GOLUB Matt F...

...Designated only for: US)

YODER James R...

...Designated only for: US)

MILBERGER Susan M...

...Designated only for: US)

SHERRARD Jeff D...

...Designated only for: US)

DUNKER Amy M...

...Designated only for: US)

MACFARLANE Jackie M...

...Designated only for: US)

PLATTE Eric L...

...Designated only for: US)

ABRAHAMS Susan F...

Main International Patent Class: *G06F-017/60*

Fulltext Availability:

Detailed Description

Claims

the user using the transfer method if the trigger condition is satisfied.

65 The method for transferring money using the computer network and the *stored* *value* *account* as recited in claim 64, wherein determining step includes one of the following steps:
determining a credit balance in the *stored* *value* *account* exceeds a specified amount; and 1
determining that a period of time has expired.
37

72/3,K/7 (Item 1 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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015087276 **Image available**
WPI Acc No: 2003-147794/200314
Related WPI Acc No: 2002-164726; 2002-509176; 2002-528214; 2003-016297;
2003-075353; 2003-147790; 2003-417980; 2003-569305; 2003-709462;
2003-720524; 2003-830847
XRPX Acc No: N03-116745
Online money transfer using Internet, involves receiving information containing e-mail addresses of recipients and credit amount from sender, and credit amount from sender's chosen handler, and transferring to recipients
Patent Assignee: FIRST DATA CORP (FIRS-N)
Inventor: *BAIG A A*; *COWELL J E*; *GOLUB M F*; *KARAS P M*; *NEOFYTIDES C L*; *YODER J R*
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020152176	A1	20021017	US 2000613615	A	20000711	200314 B
			WO 2001US22179	A	20010711	
			US 200145633	A	20011026	

Priority Applications (No Type Date): US 200145633 A 20011026; US 2000613615 A 20000711; WO 2001US22179 A 20010711
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020152176	A1		25	G06F-017/60	CIP of application US 2000613615 CIP of application WO 2001US22179

Inventor: *BAIG A A*...

...*COWELL J E*...

...*GOLUB M F*...

...*KARAS P M*...

...*NEOFYTIDES C L*...

...*YODER J R*

Abstract (Basic):
... etc., through money handlers such as credit/debit card company, banks, promotion program, agent location, *stored* *value* *fund*, airline mileage program, gift certificate issuer, electronic gift certificate issuer, money order issuer, etc...
International Patent Class (Main): *G06F-017/60*

72/3,K/8 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

015087272 **Image available**

WPI Acc No: 2003-147790/200314

Related WPI Acc No: 2002-164726; 2002-509176; 2002-528214; 2003-016297;
2003-075353; 2003-147794; 2003-417980; 2003-569305; 2003-709462;
2003-720524; 2003-830847

XRPX Acc No: N03-116741

**Credit transferring method involves determining money handler chosen by
user for automated transfer, direction and amount of transfer with
respect to *stored* *value* *fund***

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: *BAIG A A*; *COWELL J E*; *GOLUB M F*; *KARAS P M*; *NEOFYTIDES C
L*; *YODER J R*

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020152168	A1	20021017	US 2000613615	A	20000711	200314 B
			WO 2001US22179	A	20010711	
			US 200146654	A	20011026	

Priority Applications (No Type Date): US 200146654 A 20011026; US
2000613615 A 20000711; WO 2001US22179 A 20010711

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020152168	A1		25	G06F-017/60	CIP of application US 2000613615 CIP of application WO 2001US22179

**... handler chosen by user for automated transfer, direction and amount of
transfer with respect to *stored* *value* *fund***

Inventor: *BAIG A A*...

...*COWELL J E*...

...*GOLUB M F*...

...*KARAS P M*...

...*NEOFYTIDES C L*...

...*YODER J R*

Abstract (Basic):

... wide area computer networks (150,155) coupled to the users
(130,100) associated with the *stored* *value* *fund*. A money handler
(160) chosen by the user for an automated transfer, the direction and

... For automatically transferring credit between *stored* *value*
fund and handler, using wide area computer network...

...Facilitates online money transfers in or out of a user's *stored*
value *fund*. As the online payment enabler is accessed through the
Internet or other wide area network...

International Patent Class (Main): *G06F-017/60*

72/3,K/9 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2004 Thomson Derwent. All rts. reserv.

014955783 **Image available**

WPI Acc No: 2003-016297/200301

Related WPI Acc No: 2002-164726; 2002-509176; 2002-528214; 2003-075353;
2003-147790; 2003-147794; 2003-417980; 2003-569305; 2003-709462;

2003-720524; 2003-830847

XRFX Acc No: N03-012217

Recurring transfer request processing method for online money transfer system, involves transferring specific amount to payee or receiving pay-out instructions including payor/payee identities and payment description

Patent Assignee: ABRAHAMS S F (ABRA-I); BAIG A A (BAIG-I); COWELL J E (COWE-I); DUNKER A M (DUNK-I); GOLUB M F (GOLU-I); KARAS P M (KARA-I); MACFARLANE J M (MACF-I); MILBERGER S M (MILB-I); NEOFYTIDES C L (NEOF-I); PLATTE E L (PLAT-I); SHERRARD J D (SHER-I); YODER J R (YODE-I); FIRST DATA CORP (FIRS-N)

Inventor: *ABRAHAMS S F*; *BAIG A A*; *COWELL J E*; *DUNKER A M*; *GOLUB M F*; *KARAS P M*; *MACFARLANE J M*; *MILBERGER S M*; *NEOFYTIDES C L*; *PLATTE E L*; *SHERRARD J D*; *YODER J R*

Number of Countries: 101 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020111908	A1	20020815	US 2000613615	A	20000711	200301 B
			WO 2001US22179	A	20010711	
			US 200121292	A	20011029	
WO 200338551	A2	20030508	WO 2002US33885	A	20021022	200331

Priority Applications (No Type Date): US 200121292 A 20011029; US 2000613615 A 20000711; WO 2001US22179 A 20010711

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020111908	A1		25	G06F-017/60	CIP of application US 2000613615
					CIP of application WO 2001US22179

WO 200338551 A2 E G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW

Inventor: *ABRAHAMS S F*...

...*BAIG A A*...

...*COWELL J E*...

...*DUNKER A M*...

...*GOLUB M F*...

...*KARAS P M*...

...*MACFARLANE J M*...

...*MILBERGER S M*...

...*NEOFYTIDES C L*...

...*PLATTE E L*...

...*SHERRARD J D*...

...*YODER J R*

Abstract (Basic):

... to accept online payment. The transfer amount is automatically transferred to the payee from the *stored* *value* *fund* on reception of pay-out instructions including payor/payee identities and payment description.

...International Patent Class (Main): *G06F-017/60*

72/AA,AN,AZ,TI/1 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01053541

WORLDWIDE CASH VENDOR PAYMENT

PAIEMENT AU COMPTANT DE DISTRIBUTEURS A L'ECHELON MONDIAL

Application: WO 2003US9928 20030327 (PCT/WO US03009928)

72/AA,AN,AZ,TI/2 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01053540

INTERNATIONAL NEGOTIABLE INSTRUMENT PAYMENT

PAIEMENT DE TITRES NEGOCIABLES AU PLAN INTERNATIONAL

Application: WO 2003US9926 20030327 (PCT/WO US03009926)

72/AA,AN,AZ,TI/3 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01024613

ELECTRONIC GIFT LINKING

CONNEXION ELECTRONIQUE A UN CADEAU

Application: WO 2002US39083 20021206 (PCT/WO US02039083)

72/AA,AN,AZ,TI/4 (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00922107

ONLINE METHOD AND SYSTEM FOR ORDERING AND HAVING DELIVERED A PAPER GREETING
MESSAGE AND PAYMENT INSTRUMENT

SYSTEME ET PROCEDE EN LIGNE PERMETTANT DE COMMANDER ET DE FAIRE LIVRER UN
MESSAGE DE VOEUX SUR PAPIER ET INSTRUMENT DE PAIEMENT

Application: WO 2001US48609 20011213 (PCT/WO US0148609)

Parent Application/Grant:

Related by Continuation to: US 2000737912 20001215 (CON)

72/AA,AN,AZ,TI/5 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00914720

ELECTRONIC GIFT GREETING

ELECTRONIC GIFT GREETING

Application: WO 2001US48630 20011206 (PCT/WO US0148630)

72/AA,AN,AZ,TI/6 (Item 6 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00871084

WIDE AREA NETWORK PERSON-TO-PERSON PAYMENT

PAIEMENT DE PERSONNE A PERSONNE SUR RESEAU LONGUE DISTANCE

Application: WO 2001US22179 20010711 (PCT/WO US0122179)

72/AA,AN,AZ,TI/7 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

015087276

WPI Acc No: 2003-147794/

Online money transfer using Internet, involves receiving information
containing e-mail addresses of recipients and credit amount from sender,

and credit amount from sender's chosen handler, and transferring to recipients

Local Applications (No Type Date): US 2000613615 A 20000711; WO 2001US22179 A 20010711; US 200145633 A 20011026
Priority Applications (No Type Date): US 200145633 A 20011026; US 2000613615 A 20000711; WO 2001US22179 A 20010711

72/AA,AN,AZ,TI/8 (Item 2 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

015087272

WPI Acc No: 2003-147790/

Credit transferring method involves determining money handler chosen by user for automated transfer, direction and amount of transfer with respect to *stored* *value* *fund*

Local Applications (No Type Date): US 2000613615 A 20000711; WO 2001US22179 A 20010711; US 200146654 A 20011026
Priority Applications (No Type Date): US 200146654 A 20011026; US 2000613615 A 20000711; WO 2001US22179 A 20010711

72/AA,AN,AZ,TI/9 (Item 3 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014955783

WPI Acc No: 2003-016297/

Recurring transfer request processing method for online money transfer system, involves transferring specific amount to payee or receiving pay-out instructions including payor/payee identities and payment description

Local Applications (No Type Date): US 2000613615 A 20000711; WO 2001US22179 A 20010711; US 200121292 A 20011029; WO 2002US33885 A 20021022
Priority Applications (No Type Date): US 200121292 A 20011029; US 2000613615 A 20000711; WO 2001US22179 A 20010711

72/AA,AN,AZ,TI/10 (Item 1 from file: 2)

DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts. reserv.

03567461 INSPEC Abstract Number: A90032384

Title: LIBRA-a light ion beam fusion reactor conceptual design

72/AA,AN,AZ,TI/11 (Item 2 from file: 2)

DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts. reserv.

03560830 INSPEC Abstract Number: A90032377

Title: LIBRA-a light ion beam inertial confinement fusion reactor conceptual design

72/AA,AN,AZ,TI/12 (Item 3 from file: 2)

DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts. reserv.

03432566 INSPEC Abstract Number: A89098873

Title: Overview of the LIBRA light ion beam fusion conceptual design

72/AA,AN,AZ,TI/13 (Item 4 from file: 2)

DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts. reserv.

00574186.. INSPEC Abstract Number: C73024020

Title: Strategic considerations in the design of a screening system for substructure searches of chemical structure files

72/AA,AN,AZ,TI/14 (Item 1 from file: 6)
DIALOG(R)File 6:(c) 2004 NTIS, Intl Cpyrght All Rights Res. All rts.
reserv.

0781653 NTIS Accession Number: SAND-79-0357/XAB
Sample Rate Reduction by Decimation: Procedures and Effects

72/AA,AN,AZ,TI/15 (Item 1 from file: 7)
DIALOG(R)File 7:(c) 2004 Inst for Sci Info. All rts. reserv.

03397701
TITLE: The emotional lability questionnaire: a new measure of emotional lability in amyotrophic lateral sclerosis

72/AA,AN,AZ,TI/16 (Item 2 from file: 7)
DIALOG(R)File 7:(c) 2004 Inst for Sci Info. All rts. reserv.

02705180
TITLE: HETEROSEXUALLY ACQUIRED GONORRHEA IN VICTORIA, AUSTRALIA - A REVIEW OF EPIDEMIOLOGIC AND MICROBIOLOGIC DATA FROM LABORATORY CONFIRMED INFECTIONS, 1983-1992

?show files;ds
 File 347:JAPIO Nov 1976-2003/Dec(Updated 040402)
 (c).2004 JPO & JAPIO
 File 350:Derwent WPIX 1963-2004/UD,UM &UP=200427
 (c) 2004 Thomson Derwent
 File 371:French Patents 1961-2002/BOPI 200209
 (c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	2144612	AUTOMATIC? OR REPETITIVE OR REPEAT??? OR PERIODIC? OR RECURREN? OR FREQUEN??? OR OFTEN? OR REGULAR??? OR REOCCUR? OR ISOCHRON???
S2	2893265	BILL??? OR CHARGE? ? OR PAYMENT? ? OR REMIT? ? OR REMITT? - OR COST OR PAY? ? OR PAID OR COLLECT? ? OR COLLECTION? ? OR RENUMERAT??? OR EFT OR FEE OR FEES OR PRICE? ? OR TRANSFER? OR DISBURS? OR DISTRIBUTION? ? OR REQUEST? ?
S3	415	(HOLDING OR STORED()VALUE OR DEBIT OR DEPOSIT OR PREPAY OR PREPAID OR PRE() (PAY OR PAID)) (FUND OR ACCOUNT OR CLEARING(-)HOUSE OR CLEARINGHOUSE)
S4	1947805	SUBSCRIPTION OR MEMBER? ? OR MEMBERSHIP? ? OR PARTICIPANT? ? OR PARTICIPAT?R? ? OR REGISTRATION OR REGISTRANT? ? OR ENROLLE?? OR SUBSCRIBER? ? OR USER? ? OR CUSTOMER? ? OR PATRON OR PERSONAL
S5	92	IFM OR (ILL OR INTERLIBRARY()LOAN OR INTER()LIBRARY()LOAN)-()FEE? ?()MANAGEMENT
S6	56645	S1(5N)S2
S7	215602	S4(5N) (PROFILE? ? OR DATA OR FACTS OR INFO OR RECORD? ? OR FILE? ? OR INFORMATION OR (NAME(5N) (ADDRESS OR (PHONE OR TELEPHONE) OR (EMAIL OR E()MAIL)) OR PARTICULARS OR ELEMENT? ? OR DETAIL? OR AGREEMENT? ?))
S8	100	S5 OR (S3(S)S6(S)S7)
S9	273080	*deleted* IC=G06F-017?
S10	5	S8 AND S9
S11	5	S9 AND (S3(S)S6(S)S7)
S12	0	S5 AND S9
S13	69	S5 NOT (INSTANTANEOUS()FREQUENCY OR INTERCONNECT()FABRIC)
S14	0	S13 AND LIBRAR???
S15	8	S3(S)S6(S)S7
S16	8	IDPAT (sorted in duplicate/non-duplicate order)
S17	8	IDPAT (primary/non-duplicate records only)

17/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

014955783 **Image available**

WPI Acc No: 2003-016297/200301

Related WPI Acc No: 2002-164726; 2002-509176; 2002-528214; 2003-075353;
2003-147790; 2003-147794; 2003-417980; 2003-569305; 2003-709462;
2003-720524; 2003-830847

XRPX Acc No: N03-012217

Recurring transfer request processing method for online money transfer system, involves transferring specific amount to payee or receiving pay-out instructions including payor/payee identities and payment description

Patent Assignee: ABRAHAMS S F (ABRA-I); BAIG A A (BAIG-I); COWELL J E (COWE-I); DUNKER A M (DUNK-I); GOLUB M F (GOLU-I); KARAS P M (KARA-I); MACFARLANE J M (MACF-I); MILBERGER S M (MILB-I); NEOFYTIDES C L (NEOF-I); PLATTE E L (PLAT-I); SHERRARD J D (SHER-I); YODER J R (YODE-I); FIRST DATA CORP (FIRS-N)

Inventor: ABRAHAMS S F; BAIG A A; COWELL J E; DUNKER A M; GOLUB M F; KARAS P M; MACFARLANE J M; MILBERGER S M; NEOFYTIDES C L; PLATTE E L; SHERRARD J D; YODER J R

Number of Countries: 101 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020111908	A1	20020815	US 2000613615	A	20000711	200301 B
			WO 2001US22179	A	20010711	
			US 200121292	A	20011029	
WO 200338551	A2	20030508	WO 2002US33885	A	20021022	200331

Priority Applications (No Type Date): US 200121292 A 20011029; US 2000613615 A 20000711; WO 2001US22179 A 20010711

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020111908	A1		25	G06F-017/60	CIP of application US 2000613615
					CIP of application WO 2001US22179

WO 200338551 A2 E G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW

Abstract (Basic):

... The *subscription* type *information* including per-request payment cap and fixed payment amount are obtained on reception of approval of a payee (130) to accept online *payment*. The *transfer* amount is *automatically* *transferred* to the payee from the *stored* *value* *fund* on reception of pay-out instructions including payor/payee identities and payment description.

17/3,K/5 (Item 5 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2004 JPO & JAPIO. All rts. reserv.

07264636 **Image available**

AUTHENTICATING METHOD FOR ACCOUNT TRANSFER CONTRACT

PUB. NO.: 2002-133097 [JP 2002133097 A]
PUBLISHED: May 10, 2002 (20020510)
INVENTOR(s): HORIE JUNICHI
KAMO KAZUNORI

FUJIWARA KAZUE
SUGANUMA YUICHI

APPLICANT(s): AKESESU KK
APPL. NO.: 2000-322021 [JP 2000322021]
FILED: October 20, 2000 (20001020)

ABSTRACT

... account transfer contract, the account transfer contract is authenticated based on transaction person concerned specification *information* and *customer* *deposit* *account* specification *information* , which are included in information sent from the radio-type mobile card settlement terminal through a network and the customer *deposit* *account* is registered as a *transfer* source account for *automatic* charging between contractors concerned. The procedure environment condition peculiar to the contract procedure by the...

17/3,K/8 (Item 8 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2004 JPO & JAPIO. All rts. reserv.

01648266 **Image available**
TRANSACTION PROCESSING SYSTEM

PUB. NO.: 60-126766 [JP 60126766 A]
PUBLISHED: July 06, 1985 (19850706)
INVENTOR(s): OKAMOTO KOJI
APPLICANT(s): FUJITSU LTD [000522] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 58-234505 [JP 83234505]
FILED: December 13, 1983 (19831213)
JOURNAL: Section: P, Section No. 405, Vol. 09, No. 289, Pg. 20,
November 15, 1985 (19851115)

ABSTRACT

... Suppose that a transaction to the account exists before the term processing is executed. The *request* from an *automatic* machine is inputted to a deposit sharing section. The deposit sharing section starts the term managing section. The term managing section retrieves a trailer connected to a *customer* *information* *record* 111 in a *customer* master *file* 11(sub -1) of a file. The term managing section extracts only the term processing...

... term managing section performs the processing of the trailer TR(sub 2) relating to the *automatic* consecutive interest *payment* ahead the said term processing. Thus, the interest in executing the term processing represented in the trailer TR(sub 2) is transferred to the ordinary *deposit* *account* of the customer. The customer receives surely the transferred interest on due date.

17/AN,AZ,TI/1 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

015948036

Method for exchanging current deposit and recording medium storing
program source

Local Applications (No Type Date): KR 200365842 A 20030923
Priority Applications (No Type Date): KR 200365842 A 20030923

17/AN,AZ,TI/2 (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014955783

Recurring transfer request processing method for online money transfer
system, involves transferring specific amount to payee or receiving
pay-out instructions including payor/payee identities and payment
description

Local Applications (No Type Date): US 2000613615 A 20000711; WO 2001US22179
A 20010711; US 200121292 A 20011029; WO 2002US33885 A 20021022
Priority Applications (No Type Date): US 200121292 A 20011029; US
2000613615 A 20000711; WO 2001US22179 A 20010711

17/AN,AZ,TI/3 (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014804589

Method and system for managing lottery ticket business related to use of
mobile phone

Local Applications (No Type Date): KR 200214244 A 20020316
Priority Applications (No Type Date): KR 200214244 A 20020316

17/AN,AZ,TI/4 (Item 4 from file: 347)
DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

07307003

SYSTEM FOR ISSUING USE DETAILS, METHOD FOR NOTIFYING USE DETAILS AND
SERVICE PROGRAM FOR ISSUING USE DETAILS

APPL. NO.: 2001-095536 [JP 200195536]
PRIORITY: 2000-300957 [JP 2000300957], JP (Japan), September 29, 2000
(20000929)

17/AN,AZ,TI/5 (Item 5 from file: 347)
DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

07264636

AUTHENTICATING METHOD FOR ACCOUNT TRANSFER CONTRACT

APPL. NO.: 2000-322021 [JP 2000322021]

17/AN,AZ,TI/6 (Item 6 from file: 347)
DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

05644529

PAYMENT BANK BOOK AND AUTOMATIC TELLER MACHINE

APPL. NO.: 08-072092 [JP 9672092]

17/AN,AZ,TI/7 (Item 7 from file: 347)

DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

05140723
CARD READER

APPL. NO.: 06-228258 . [JP 94228258]

17/AN,AZ,TI/8 (Item 8 from file: 347)
DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

01648266
TRANSACTION PROCESSING SYSTEM

APPL. NO.: 58-234505 [JP 83234505]

?show files;ds
File 348:EUROPEAN PATENTS 1978-2004/Apr W04
(c). 2004 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20040422,UT=20040415
(c) 2004 WIPO/Univentio

Set	Items	Description
S1	988968	AUTOMATIC? OR REPETITIVE OR REPEAT??? OR PERIODIC? OR RECURREN? OR FREQUEN??? OR OFTEN? OR REGULAR??? OR REOCCUR? OR ISOCHRON??? S2 1931838 BILL??? OR CHARGE? ? OR PAYMENT? ? OR REMIT? ? OR REMITT? - OR COST OR PAY? ? OR PAID OR COLLECT? ? OR COLLECTION? ? OR RENUMERAT??? OR EFT OR FEE OR FEES OR PRICE? ? OR TRANSFER? OR DISBURS? OR DISTRIBUTION? ? OR REQUEST? ?
S3	1408	(HOLDING OR STORED()VALUE OR DEBIT OR DEPOSIT OR PREPAY OR PREPAID OR PRE() (PAY OR PAID)) () (FUND? ? OR ACCOUNT? ? OR CLEARING()HOUSE? ? OR CLEARINGHOUSE? ?)
S4	725204	SUBSCRIPTION? ? OR MEMBER? ? OR MEMBERSHIP? ? OR PARTICIPANT? ? OR PARTICIPAT?R? ? OR REGISTRATION OR REGISTRANT? ? OR - ENROLLE?? OR SUBSCRIBER? ? OR USER? ? OR CUSTOMER? ? OR PATRON? ? OR PERSONAL
S5	289	*deleted* (IFM NOT ((INSTANTANEOUS OR IMPROVED)())FREQUENCY OR INTERCONNECT()FABRIC OR INTEGRATED()FACILITY OR INTERFAC?-(??)) OR (ILL OR INTERLIBRARY()LOAN OR INTER()LIBRARY()LOAN)()-FEE? ?()MANAGEMENT
S6	67366	S1(5N)S2
S7	184713	S4(5N) (PROFILE? ? OR DATA OR FACTS OR INFO OR RECORD? ? OR FILE? ? OR INFORMATION OR (NAME(5N)(ADDRESS OR (PHONE OR TELEPHONE) OR (EMAIL OR E()MAIL)) OR PARTICULARS OR ELEMENT? ? OR DETAIL? OR AGREEMENT? ?))
S8	0	(IFM(10N)LIBRARY) OR (ILL OR INTERLIBRARY()LOAN OR INTER()-LIBRARY()LOAN)()FEE? ?()MANAGEMENT
S9	43	S3(S)S6(S)S7
S10	13	S3(10N)S6(10N)S7
S11	43660	IC=G06F-017?
S12	23	S9 AND S11
S13	34	S10 OR S12
S14	34	IDPAT (sorted in duplicate/non-duplicate order)
S15	34	IDPAT (primary/non-duplicate records only)

01281068

An automated account opening system and method, and locations for utilizing
an automated account opening system and method
Automatisiertes System und Verfahren zum Eröffnen eines Bankkontos und
Platze zum Gebrauch eines automatisierten Systems und Verfahrens zum
Eröffnen eines Bankkontos

Systeme et methode automatisees pour ouvrir un compte bancaire, et endroits
pour utiliser un systeme et une methode automatisees pour ouvrir un
compte bancaire

PATENT ASSIGNEE:

Canadian Imperial Bank of Commerce, (3172890), Commerce Court West, 15th
Floor, Toronto, Ontario M5L 1A2, (CA), (Applicant designated States:
all)

INVENTOR:

Jabbour, Anthony Michael, 696 Stonefield Loop, Heathrow, Florida 32746,
(US)

Cassidy, Brian Michael, 387 Ash Road, Oakville, Ontario L6J 4P6, (CA)

LEGAL REPRESENTATIVE:

Viering, Jentschura & Partner (100645), Postfach 22 14 43, 80504 Munchen,
(DE)

PATENT (CC, No, Kind, Date): EP 1102224 A2 010523 (Basic)
EP 1102224 A3 020306

APPLICATION (CC, No, Date): EP 2000125446 001120;

PRIORITY (CC, No, Date): US 443266 991120

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-019/00; *G06F-017/60*

ABSTRACT WORD COUNT: 213

NOTE:

Figure number on first page: 4

LANGUAGE (Publication,Procedural,Application): English; English; English .

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200121	828
SPEC A	(English)	200121	11623
Total word count - document A			12451
Total word count - document B			0
Total word count - documents A + B			12451

...INTERNATIONAL PATENT CLASS: *G06F-017/60*

...SPECIFICATION branch location.

In a third aspect the invention provides a method for automatically
processing a *deposit* *account* application. The method comprises
receiving a customer application request for a deposit product from an...

...information and applicant's desired deposit product. The received
request is transformed into computer-readable *deposit* *account*
application *data*. The *customer* application *request* is
automatically qualified by processing the computer-readable *deposit*
account application data. The method of *automatically* qualifying the
customer application *request* includes *automatically* creating a
computer-readable qualification *request* for automated processing by a
qualification system to determine whether or not applicant is qualified
for the desired deposit product, automatically receiving a
computer-readable response to the qualification *request*, and
automatically approving the desired deposit product based on the
response to the qualification *request*, then *automatically* opening a
deposit *account* for the approved deposit product, which *deposit*
account is accessible by the applicant.

In a fourth aspect the invention provides the automatic qualification

...

...CLAIMS applicant identification information and applicant's desired deposit product;
transforming applicant information into computer-readable *deposit*
account application *data*;
automatically qualifying the *customer* application *request* by processing the computerized *deposit* *account* application *data*,
automatically qualifying the *customer* application *request* comprising:
automatically creating a computer-readable qualification *request* to determine whether or not the applicant is qualified for the desired deposit product;
automatically...

15/3,K/7 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01008570 **Image available**

SUBSCRIPTION-BASED PAYMENT

PAIEMENT REPOSANT SUR UN ABONNEMENT

Patent Applicant/Assignee:

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80112-5939, US, US (Residence), US (Nationality)

Inventor(s):

MILBERGER Susan M, 7599 South Willow Circle, Englewood, CO 80112, US,
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MACFARLANE Jackie M, 12318 Summit Ridge Road, Parker, CO 80138, US,
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BAIG Aamer Ali, 111-32 76th Ave., Apt. 3J, Forest Hills, NY 11375, US,
KARAS Peter M, 115 Flower St., Lakewood, CO 80226, US,
COWELL James E, 2509 W. Long Circle, Littleton, CO 80120, US,
YODER James R, 1902 W. Henderson, Chicago, IL 60657, US,
GOLUB Matt F, 276 Highwood Avenue, Tera Fly, NJ 07670, US,

Legal Representative:

FRANKLIN Thomas D (et al) (agent), Townsend and Townsend and Crew LLP,
Eighth Floor, Two Embarcadero Center,, San Francisco, CA 94111-3834, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200338551 A2-A3 20030508 (WO 0338551)

Application: WO 2002US33885 20021022 (PCT/WO US02033885)

Priority Application: US 200121292 20011029

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9761

Main International Patent Class: *G06F-017/60*

Fulltext Availability:

Detailed Description

Claims

English Abstract

A method for processing a *recurring* *transfer* *request* from a *stored* *value* *fund* for an online system (see Fig. 1) is disclosed. A handler (160) associated with a payor is determined and money is transferred from that handler to the *stored* *value* *fund*. The payor is informed that a payee accepts payment from the online system. *Subscription* type *information* which includes two of a per-request payment cap, a fixed payment amount, a limit...

...received and include two of a payor identifier, a payee identifier, a transfer amount, a *payment* description. The *transfer* funds are *automatically* sent from the *stored* *value* *fund* to the payee.

Detailed Description

... value fund to the payee.

In another embodiment, the present invention provides another method for *automatically* processing a *transfer* *request* from a *stored* *value* *fund* with an online ...a payor is determined in one step. Money is transferred from the handler to the *stored* *value* *fund*. The payor is informed that a payee accepts payment from the online system. *Subscription* type *information* is received, which includes at least one of a per-request payment cap, a fixed...

...include at least two of a payor identifier, a payee identifier, a transfer amount, a *payment* description. The *transfer* amount is *automatically* passed from the *stored* *value* *fund* to a second handler associated with the payee.

In yet another embodiment, the present invention...

Claim

I 1. A method for *automatically* processing a *recurring* *transfer* *request* from a *stored* *value* *fund* with an online system, the method comprising:
determining a handler associated with a payor;
transferring money from the handler to the *stored* *value* *fund*;
informing the payor that a payee accepts payment from the online system;
receiving *subscription* type *information* which includes at least two of a per-request payment cap, a fixed payment amount...a transfer amount, a payment description; and I I transferring the transfer amount from the *stored* *value* *fund* to the payee automatically.

2 The method for automatically processing the recurring transfer request from...value, airline mileage, promotional program points, gift certificate credit, and commodities.

9 The method for *automatically* processing the *recurring* *transfer* *request* from the *stored* *value* *fund* with the online system as recited in claim 1, wherein the payor, the handler and...

...A computer-readable medium having computer-executable instructions for performing the computer-implementable method for *automatically* processing the *recurring* *transfer* *request* from the *stored* *value* *fund* with the online system of claim 1.

I 11. A method for *automatically* processing a *transfer* *request* from a *stored* *value* *fund* with an online system, the method comprising:
determining a handler associated with a payor;
transferring money from the handler to the *stored* *value* *fund*;
informing the payor that a payee accepts payment from the online system;
21
receiving *subscription* type *information* which includes at least one of a

per-request payment cap, a fixed payment amount from the *stored* *value* *fund* to a second 2 handler associated with the payee automatically.

12 The method for automatically...the stored value fund with the online system of claim 11.

17 A method for *automatically* processing a *transfer* *request* from a *stored* *value* *fund* with an online system, ...comprising:
determining a handler associated with a payor;
transferring money from the handler to the *stored* *value* *fund*;
informing the payor that a payee accepts payment from the online system;
receiving *subscription* type *information* which includes at least one of a
per-request payment cap, a fixed payment amount...sending step and the second-listed
3 transferring step;
transferring the transfer amount from the *stored* *value* *fund* to the payee;
and
canceling the second-listed transferring step if the payor declines within...

15/3,K/14 (Item 14 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00914709 **Image available**

USER CONFIGURABLE DEMAND DEPOSIT ACCOUNT SYSTEM AND METHOD
SYSTEME ET PROCEDE RELATIFS A UN COMPTE DE DEPOT A VUE CONFIGURABLE PAR
L'UTILISATEUR

Patent Applicant/Assignee:

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BAUMGARDT Andrew C, 111 West Monroe Street, 21st Floor West, Chicago, IL
60603, US,

Patent Applicant/Inventor:

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US, US (Residence), US (Nationality), (Designated only for: US)
BAUMGARDT Andrew C, 111 West Monroe Street, 21st Floor West, Chicago, IL
60603, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

CROSSAN John R (et al) (agent), Chapman and Cutler, 111 West Monroe
Street, Chicago, IL 60603, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200248826 A2-A3 20020620 (WO 0248826)
Application: WO 2001US44634 20011129 (PCT/WO US0144634)
Priority Application: US 2000727120 20001130

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6852

Main International Patent Class: *G06F-017/60*

Fulltext Availability:

Claims

Claim .

... table is a database in a programmed computer.
17 A system for providing to a *user* via a programmed *data* processing device a configurable demand *deposit* *account* at a financial institution, the system comprising the elements:
a first displayed screen associated with...
...second displayed screen associated with the device for showing the options selected together with the *periodic* *cost* to the user of an account in that configuration, a third displayed screen associated with
...
...and to submit such further option choices for re-configuration and re costing of the *deposit* *account*,
a further displayed screen showing the different options chosen and the revised user cost of the *deposit* *account*, and showing any further option choices for vary
ing the cost of the account, and
means for interating among the selection, choice, submission, and displayed screen *elements* until the *user* accepts all the option choices last made and the cost of
the account ...then submits such choices to the institution, whereupon the institution may then configure a demand *deposit* *account* according to the choices accepted by the user and make the account available to the user at the *periodic* *cost* stated.

18 The system of claim 17, wherein the displayed screens, the device, and the...

15/3,K/15 (Item 15 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00912728 **Image available**
SYSTEM FOR OBTAINING FEE-BASED DATA AND SERVICES
SYSTEME D'OBTENTION DE DONNEES ET DE SERVICES PAYANTS
Patent Applicant/Inventor:
NEWMAN Daniel, 2208 North 44th Street, Seattle, WA 98103, US, US
(Residence), US (Nationality)
Legal Representative:
RAGUSA Joseph W (et al) (agent), Fitzpatrick, Cella, Harper & Scinto, 30
Rockefeller Plaza, New York, NY 10112-3801, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200246865 A2-A3 20020613 (WO 0246865)
Application: WO 2001US45659 20011205 (PCT/WO US0145659)
Priority Application: US 2000729815 20001206
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 11774

Main International Patent Class: *G06F-017/60*
Fulltext Availability:
Detailed Description

Detailed Description

... added to the
user's account at billing module 360.

A user can have a *pre*-paid* account* with billing module 360,
or alternatively, *billing* module 360 can *periodically*
generate an invoice for each client module. Thus, a user
does not have to pay...

...Instead the small fee is either deducted
from a users account, or added to a *periodic* *bill* that is
sent to the *user*,
of course, if the content-*data* retrieved from content
provider modules 320 does not have an associated fee (i.e, it...

15/3,K/17 (Item 17 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00878899 **Image available**

SYSTEM AND METHOD FOR ADMINISTERING A FINANCIAL PROGRAM INVOLVING THE
COLLECTION OF PAYMENTS

SYSTEME ET PROCEDE DESTINES A ADMINISTRER UNE PROGRAMME FINANCIER
IMPLIQUANT L'ENCAISSEMENT DES PAIEMENTS

Patent Applicant/Assignee:

GE FINANCIAL ASSURANCE HOLDINGS INC, 6604 West Broad Street, Richmond, VA
23230, US, US (Residence), US (Nationality)

Inventor(s):

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WESTERN Deborah P, 10302 Warren Road, Glen Allen, VA 23060, US,
NUTT LaMont H, 924 Amherst Lane, Virginia Beach, VA 23464, US,

Legal Representative:

ALBERT Jennifer A (et al) (agent), Hunton & Williams, 1900 K Street,
N.W., Washington, DC 20006, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200213118 A1 20020214 (WO 0213118)

Application: WO 2001US41646 20010810 (PCT/WO US0141646)

Priority Application: US 2000224234 20000810; US 2001773539 20010202

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 24728

Main International Patent Class: *G06F-017/60*

Fulltext Availability:

Claims

Claim

... L-PAYMENT;

"PPAY" or PREMIUM; PAYMENT@

APPLIED -FLAG); billing

"DTHF"; BILLING account payor information

I *DEBIT* *ACCOUNT*

I (PAYOR.ID NUMBER; PAYOR-TYPE);

- 44

up
Policy on request. CLIENT; policy. Detailed...

...e.g., DB AMOUNT-OF--INSURANCE; ISSUE-AGE;
12-Dec-2099; POLICY- I POLICY DATE; *PAID* UP@
DATE;
- 58
Name *Frequency* Tables Description
& Criteria
START POLICY PREMIUM; OUT
DATE, PAID- STATUS; STANDING-LOAN-AMOUNT-AS
UP...

...Input parameters include: none
SYSDATE; COVER
PDU`P-LET- AGE,
TER-SENT POLICY
"N" PREMIUM
BILLING,
BILLING
ACCOUNT
PAYOR
Paid Up *Frequency*: DB; This report provides information regarding
paid
Refund on request. POLICY; up refunds. Detailed information...

...DATE; REFUND@-AMOLTNT;
DB
RPT06 TYPE ="PUP" Total. Input parameters include:
START DATE; STOP@
DATE.
Payments *Frequency*: W BATCH This report presents information
regarding
From on request. PAYMENT-, payments received from the...
CURRENT-PREMIUM-AMOUNT. INPUT
PARAMETERS INCLUDE: FROM-DATE;
NEW=- DATE; OLD-STATUS;
NEW STATUS.
Premium *Frequency*: *BILLING* This reports provides information
regarding
Entered On on request: ACCOUNT premiums entered on a given day. Detailed
a Given Day Criteria: TRANS information in this report includes:
DEBIT- *ACCOUNT*-NUMBER;
DB-RPT03 TRAN.- TRANSACTION.-TYPE; AMOUNT
TYPE IN RECEIVED; PREMIUM-PAYMENT;
"PAYPRM," PARTIAL-PAYMENT...

...refers to a screen, also
known as a "Graphical User Interface" (GUI), that allows a
user to access and manipulate *data* in storage
batch payments Batch payments refer to payments that are sent by the
policyholders...modal premium A modal premium pertains to a minimum
premium amount
which must be contractually *paid* on a *periodic* basis (e.g.,
either weekly or monthly) to keep the policy in force. non-forfeiture...

15/3,K/28 (Item 28 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00779715 **Image available**
METHOD AND SYSTEM FOR FACILITATING A PURCHASE
PROCEDE ET SYSTEME FAVORISANT L'ACTE D'ACHAT
Patent Applicant/Assignee:

NETCOMMERCE, Suite 334, 600 First Avenue, Seattle, WA 98104, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent.Applicant/Inventor:

DODSON Richard, Suite 334, 600 First Avenue, Seattle, WA 98104, US, US
(Residence), AU (Nationality), (Designated only for: US)
HOWE Matthew, Suite 334, 600 First Avenue, Seattle, WA 98104, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

WULFF Richard A (et al) (agent), Leydig, Voit & Mayer, Ltd., Suite 4900,
Two Prudential Plaza, 180 North Stetson, Chicago, IL 60601-6780, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200113298 A2-A3 20010222 (WO 0113298)
Application: WO 2000US21943 20000810 (PCT/WO US0021943)
Priority Application: US 99149648 19990818

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14582

Main International Patent Class: *G06F-017/60*

Fulltext Availability:

Detailed Description

Detailed Description

... controller".

In accordance with another aspect of the invention, the business rule
module 47 may *automatically* *charge* the wireless user 12 for a
purchase made from the merchant 14. In order to...

...of payment the wireless user 12 prefers to use as well as the
appropriate payment *information*, such as the wireless *user*'s credit
card number or the account number of wireless user's *prepaid* *account*.
The business rule module 47 then transmits the payment information to the
io credit card...

15/3,K/30 (Item 30 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00766076 **Image available**

METHOD AND APPARATUS FOR ORDERING GOODS, SERVICES AND CONTENT OVER AN
INTERNETWORK USING A VIRTUAL PAYMENT ACCOUNT

PROCEDE ET APPAREIL POUR COMMANDER DES BIENS, DES SERVICES ET DU CONTENU
PAR UN RESEAU D'INTERCONNEXION AU MOYEN D'UN COMPTE DE PAIEMENTS
VIRTUELS

Patent Applicant/Assignee:

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US (Residence), US (Nationality)

Inventor(s):

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SG12 8EL, GB,

BIRCH David, 1 Armdale Road, Woking, Surrey GU21 3LP, GB,
BEGG Iain M, 1004 Kelowna Street, Vancouver, British Columbia V5K 4E1, CA

Legal Representative:

PHILIPP Adam L K (agent), Christensen O'Connor Johnson & Kindness PLLC,
Suite 2800, 1420 Fifth Avenue, Seattle, WA 98101, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200079452 A2 20001228 (WO 0079452)

Application: WO 2000US16669 20000616 (PCT/WO US0016669)

Priority Application: US 99140039 19990618; US 99370949 19990809; US
2000578395 20000525

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 26752

Main International Patent Class: *G06F-017/60*

Fulltext Availability:

Claims

Claim

... balance every month. You can also add a prepay Sub Account. C@ Ptepa -
Purchases are *automatically* deducted from your pre-*paid* balance and
you can add funds as often as you like. A credit option is...

...application. For an explanation of the required information, click on a
specific link or Help.

Personal *information*

Narne* initial LaLr

E,Mail Address@ Dale of Ordh (mm/ddt")

Home Phone- Daytime Phone...SeCerity

pi,

PP.

Step 1: Provide your Information

Review account application

Please check the application *information* below for accuracy

Personal *Information*

First Name' Terry

Middle Initial H

Last Name' Smith

E-Mail Address' terrys@echarge.com...

...Terry Smith

Account IT*riy Smith

j

Type of Account Credit

Credit Limit \$5,000

Personal *Information*

E-Mail Address* Home Phone' Dnjj@@

[terP/.srnlth@echarge.com 23 7800

Address'

Stale* Zin...allows you to shares the credit limit of your primary
account. (71 Prepay - Purchases are *automatically* deducted from your
pre-*paid* balance and you can add funds as often as you like to this Sub
Account...

...1 24

Minimum Payment: \$54.00

Payment Due Date: OMI/2000

Credit Limit. \$5,000
Prepay
Account Available Funds
Terry Smith \$600.00
Kimmie Smith \$62.89
Total Available Funds
\$562.89...

15/AN,AZ,TI/1 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2004 European Patent Office. All rts. reserv.

01486945
COMMODITY TRANSACTING DEVICE, MOBILE COMMUNICATION DEVICE, ADMINISTRATION
DEVICE, AND COMMODITY TRANSACTING SYSTEM
WARENTRANSAKTIONSSYSTEM, MOBILE KOMMUNIKATIONSVORRICHTUNG, VERWALTUNGSVORRI
CHTUNG UND WARENTRANSAKTIONSSYSTEM
DISPOSITIF DE TRANSACTION DE PRODUITS, DISPOSITIF DE COMMUNICATION MOBILE,
DISPOSITIF D'ADMINISTRATION, ET SYSTEME DE TRANSACTION DE PRODUITS
APPLICATION (CC, No, Date): EP 2001993914 010601; WO 2001JP4664 010601
PRIORITY (CC, No, Date): JP 2000333620 001031

15/AN,AZ,TI/2 (Item 2 from file: 348)
DIALOG(R)File 348:(c) 2004 European Patent Office. All rts. reserv.

01455145
Flexible customisation of network services
Flexible kundenspezifische Anpassung von Netzwerkdiensten
Personnalisation flexible des services de reseau
APPLICATION (CC, No, Date): EP 2001107141 010322;

15/AN,AZ,TI/3 (Item 3 from file: 348)
DIALOG(R)File 348:(c) 2004 European Patent Office. All rts. reserv.

01443167
Push model internet bill presentment and payment system
"Push Model" zum Darstellen und Bezahlen von Internet-Rechnungen
Systeme pour la presentation et le paiement de facture sur internet initiee
par l'acheteur
APPLICATION (CC, No, Date): EP 2002250632 020130;
PRIORITY (CC, No, Date): US 774863 010131

15/AN,AZ,TI/4 (Item 4 from file: 348)
DIALOG(R)File 348:(c) 2004 European Patent Office. All rts. reserv.

01281068
An automated account opening system and method, and locations for utilizing
an automated account opening system and method
Automatisiertes System und Verfahren zum Eroffnen eines Bankkontos und
Platze zum Gebrauch eines automatisierten Systems und Verfahrens zum
Eroffnen eines Bankkontos
Systeme et methode automatisees pour ouvrir un compte bancaire, et endroits
pour utiliser un systeme et une methode automatisees pour ouvrir un
compte bancaire
APPLICATION (CC, No, Date): EP 2000125446 001120;
PRIORITY (CC, No, Date): US 443266 991120

15/AN,AZ,TI/5 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01082629
A SYSTEM AND METHOD FOR INTERFACING A NETWORK OF SELLERS AND BUYERS
SYSTEME ET PROCEDE SERVANT A INTERFACER UN RESEAU DE VENDEURS ET
D'ACHETEURS
Application: WO 2003AU856 20030703 (PCT/WO AU2003000856)

15/AN,AZ,TI/6 (Item 6 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01066636
PAID ACCESS TO A LOCAL AREA NETWORK
ACCES PAYE A UN RESEAU LOCAL
Application: WO 2003US14942 20030513 (PCT/WO US03014942)

15/AN,AZ,TI/7 (Item 7 from file: 349)
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01008570
SUBSCRIPTION-BASED PAYMENT
PAIEMENT REPOSANT SUR UN ABONNEMENT
Application: WO 2002US33885 20021022 (PCT/WO US02033885)

15/AN,AZ,TI/8 (Item 8 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00996808
SYSTEM FOR PERSONALISED RATING PER SUBSCRIBER
TELECOMMUNICATIONS
Application: WO 2002GB4262 20020919 (PCT/WO GB0204262)

15/AN,AZ,TI/9 (Item 9 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00944769
METHOD OF PROVIDING NETWORK SERVICES
PROCEDE POUR FOURNIR DES SERVICES DE RESEAU
Application: WO 2002EP2813 20020313 (PCT/WO EP0202813)

15/AN,AZ,TI/10 (Item 10 from file: 349)
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00943745
METHOD OF CONDUCTING AUCTION BY SWITCHING MODES
MISE EN OEUVRE DE VENTE AUX ENCHERES PAR COMMUTATION DE MODES
Application: WO 2002KR525 20020326 (PCT/WO KR0200525)

15/AN,AZ,TI/11 (Item 11 from file: 349)
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00931206
SYSTEM AND METHOD FOR MANAGING CONSUMER INFORMATION
SYSTEME ET PROCEDE DE GESTION DE DONNEES CLIENTS
Application: WO 2002US1252 20020213 (PCT/WO US0201252)

15/AN,AZ,TI/12 (Item 12 from file: 349)
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00924748
NETWORK CHAT WITH INTEGRATED BILLING
BAVARDAGE EN RESEAU AVEC SYSTEME INTEGRE DE FACTURATION
Application: WO 2001US10113 20010327 (PCT/WO US0110113)

15/AN,AZ,TI/13 (Item 13 from file: 349)
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00916972
USER CREATED CUSTOMER HIERARCHIES

PROCEDE DE CREATION DE HIERARCHIES CLIENT AUTO-INTEGREES

Application: WO 2001US43338 20011121 (PCT/WO US0143338)

15/AN,AZ,TI/14 (Item 14 from file: 349)
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00914709

USER CONFIGURABLE DEMAND DEPOSIT ACCOUNT SYSTEM AND METHOD
SYSTEME ET PROCEDE RELATIFS A UN COMPTE DE DEPOT A VUE CONFIGURABLE PAR
L'UTILISATEUR

Application: WO 2001US44634 20011129 (PCT/WO US0144634)

15/AN,AZ,TI/15 (Item 15 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00912728

SYSTEM FOR OBTAINING FEE-BASED DATA AND SERVICES
SYSTEME D'OBTENTION DE DONNEES ET DE SERVICES PAYANTS

Application: WO 2001US45659 20011205 (PCT/WO US0145659)

15/AN,AZ,TI/16 (Item 16 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00892279

SYSTEM AND METHOD FOR INTERNET COMMUNICATIONS
SYSTEME ET PROCEDE DE COMMUNICATIONS INTERNET

Application: WO 2001IL829 20010904 (PCT/WO IL0100829)

15/AN,AZ,TI/17 (Item 17 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00878899

SYSTEM AND METHOD FOR ADMINISTERING A FINANCIAL PROGRAM INVOLVING THE
COLLECTION OF PAYMENTS
SYSTEME ET PROCEDE DESTINES A ADMINISTRER UNE PROGRAMME FINANCIER
IMPLIQUANT L'ENCAISSEMENT DES PAIEMENTS

Application: WO 2001US41646 20010810 (PCT/WO US0141646)

15/AN,AZ,TI/18 (Item 18 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00877188

COMMUNICATION ACCOUNT SYSTEM
SYSTEME DE COMPTES DE COMMUNICATION

Application: WO 2001US23855 20010730 (PCT/WO US0123855)

15/AN,AZ,TI/19 (Item 19 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00873783

INSTALLATION AND METHOD FOR TRADING IN INFLATION
INSTALLATION ET PROCEDE DE NEGOCIATION EN SITUATION D'INFLATION

Application: WO 2000NL499 20000717 (PCT/WO NL0000499)

15/AN,AZ,TI/20 (Item 20 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00851775

ADVANCED ASSET MANAGEMENT SYSTEMS

SYSTEMES DE GESTION D'AVOIRS PERFECTIONNES

Application: WO 2001US15283 20010511 (PCT/WO US0115283)

15/AN,AZ,TI/21 (Item 21 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00830836

METHOD OF AND SYSTEM FOR MITIGATING RISK ASSOCIATED WITH SETTLING OF
FOREIGN EXCHANGE AND OTHER PAYMENTS-BASED TRANSACTIONS
PROCEDE ET SYSTEME DE LIMITATION DU RISQUE ASSOCIE AU CHANGE ET A D'AUTRES
OPERATIONS A BASE DE PAIEMENTS

Application: WO 2001GB802 20010223 (PCT/WO GB0100802)

15/AN,AZ,TI/22 (Item 22 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00827002

PREPAID DIRECT DIAL LONG DISTANCE TELECOMMUNICATION SERVICES
SERVICES DE TELECOMMUNICATIONS INTERURBAINES PREPAYEES, A NUMEROTATION
DIRECTE

Application: WO 2001US4124 20010209 (PCT/WO US0104124)

15/AN,AZ,TI/23 (Item 23 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00824093

SYSTEM AND METHOD FOR DISPENSING DIGITAL INFORMATION FROM AN AUTOMATED
TRANSACTION MACHINE
SYSTEME ET PROCEDE DE DISTRIBUTION D'INFORMATIONS NUMERIQUES A PARTIR D'UN
SYSTEME DE TRANSACTION AUTOMATISE

Application: WO 2001US3597 20010202 (PCT/WO US01003597)

15/AN,AZ,TI/24 (Item 24 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00802102

INTERACTIVE TELEVISION PROGRAM GUIDE SYSTEM WITH LISTINGS GROUPS
SYSTEME GUIDE DE PROGRAMME DE TELEVISION INTERACTIF AVEC GROUPES DE LISTES

Application: WO 2000US41434 20001023 (PCT/WO US0041434)

15/AN,AZ,TI/25 (Item 25 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00798821

SYSTEM AND METHOD FOR ON-LINE CUSTOMER AND BUSINESS TRANSACTIONS USING AN
UNATTENDED TRANSFER DEVICE
SYSTEME ET PROCEDE POUR DES TRANSACTIONS EN LIGNE COMMERCIALES AVEC DES
CLIENTS UTILISANT UN DISPOSITIF DE TRANSFERT AUTOMATIQUE

Application: WO 2000US29902 20001030 (PCT/WO US0029902)

15/AN,AZ,TI/26 (Item 26 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00786965

METHOD AND SYSTEM FOR REDEEMING PRODUCT MARKETING REBATES
PROCEDE ET SYSTEME SERVANT A OBTENIR DES RABAIS COMMERCIAUX SUR DES
PRODUITS

Application: WO 2000US25462 20000915 (PCT/WO US0025462)

15/AN,AZ,TI/27 (Item 27 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00781966
ELECTRONIC CURRENCY, ELECTRONIC WALLET THEREFOR AND ELECTRONIC PAYMENT
SYSTEMS EMPLOYING THEM
ARGENT ELECTRONIQUE, PORTEFEUILLE ELECTRONIQUE DESTINE A CELUI-CI ET
SYSTEMES DE PAIEMENT ELECTRONIQUES DANS LESQUELS L'ARGENT ET LE
PORTEFEUILLE ELECTRONIQUES SONT UTILISES
Application: WO 2000IL489 20000810 (PCT/WO IL0000489)

15/AN,AZ,TI/28 (Item 28 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00779715
METHOD AND SYSTEM FOR FACILITATING A PURCHASE
PROCEDE ET SYSTEME FAVORISANT L'ACTE D'ACHAT
Application: WO 2000US21943 20000810 (PCT/WO US0021943)

15/AN,AZ,TI/29 (Item 29 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00772933
TOKENLESS BIOMETRIC ELECTRONIC TRANSACTIONS USING AUDIO SIGNATURE
TRANSACTIONS BIOMETRIQUES ELECTRONIQUES SANS TITRE MATERIEL RECOURANT A UNE
SIGNATURE AUDIO
Application: WO 2000US19977 20000720 (PCT/WO US0019977)

15/AN,AZ,TI/30 (Item 30 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00766076
METHOD AND APPARATUS FOR ORDERING GOODS, SERVICES AND CONTENT OVER AN
INTERNETWORK USING A VIRTUAL PAYMENT ACCOUNT
PROCEDE ET APPAREIL POUR COMMANDER DES BIENS, DES SERVICES ET DU CONTENU
PAR UN RESEAU D'INTERCONNEXION AU MOYEN D'UN COMPTE DE PAIEMENTS
VIRTUELS
Application: WO 2000US16669 20000616 (PCT/WO US0016669)

15/AN,AZ,TI/31 (Item 31 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00759039
METHOD AND SYSTEM FOR DISTRIBUTING OTHERWISE UNAVAILABLE WORKS OVER THE
INTERNET
PROCEDE ET SYSTEME DE DISTRIBUTION SUR L'INTERNET DE TRAVAUX NON
DISPONIBLES AUTREMENT
Application: WO 2000US13018 20000512 (PCT/WO US0013018)

15/AN,AZ,TI/32 (Item 32 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00755443
CORPORATE INTRANET BANKING SYSTEM AND METHOD
SYSTEME BANCAIRE DE RESEAU INTERNE D'ENTREPRISE ET PROCEDE ASSOCIE
Application: WO 2000US12559 20000509 (PCT/WO US0012559)

15/AN,AZ,TI/33 (Item 33 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00557899
SCP AND MSC FAULT RECOVERY PROCESS AND SIGNALING NODE FAILURE REPORTING
MECHANISM
PROCEDE DE REPRISE SUR INCIDENT PAR POINT DE COMMANDE DE SERVICES ET CENTRE
DE COMMUTATION MOBILE, ET MECANISME INDICATEUR DE DEFAILLANCE DE NOEUDS
DE SIGNALISATION
Application: WO 99SE1752 19991001 (PCT/WO SE9901752)

15/AN,AZ,TI/34 (Item 34 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00450542
TELEPHONE BILLING WITH SUMMARY INFORMATION
FACTURATION TELEPHONIQUE ACCOMPAGNEE DE DONNEES RECAPITULATIVES
Application: WO 98US2062 19980202 (PCT/WO US9802062)

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File 438:Library Lit. & Info. Science 1984-2004/Mar
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Set	Items	Description
S1	2155287	AUTOMATIC? OR REPETITIVE OR REPEAT??? OR PERIODIC? OR RECURREN? OR FREQUEN??? OR OFTEN? OR REGULAR??? OR REOCCUR? OR ISOCHRON???
S2	4617087	BILL??? OR CHARGE? ? OR PAYMENT? ? OR REMIT? ? OR REMITT? - OR COST OR PAY? ? OR PAID OR COLLECT? ? OR COLLECTION? ? OR RENUMERAT??? OR EFT OR FEE OR FEES OR PRICE? ? OR TRANSFER? OR DISBURS? OR DISTRIBUTION? ? OR REQUEST? .?
S3	967	(HOLDING OR STORED()VALUE OR DEBIT OR DEPOSIT OR PREPAY OR PREPAID OR PRE() (PAY OR PAID)) () (FUND? ? OR ACCOUNT? ? OR CLEARING()HOUSE? ? OR CLEARINGHOUSE? ?)
S4	1928377	SUBSCRIPTION? ? OR MEMBER? ? OR MEMBERSHIP? ? OR PARTICIPANT? ? OR PARTICIPAT?R? ? OR REGISTRATION OR REGISTRANT? ? OR ENROLLE?? OR SUBSCRIBER? ? OR USER? ? OR CUSTOMER? ? OR PATRON? ? OR PERSONAL
S5	198829	S4(5N) (PROFILE? ? OR DATA OR FACTS OR INFO OR RECORD? ? OR FILE? ? OR INFORMATION OR (NAME(5N) (ADDRESS OR (PHONE OR TELEPHONE) OR (EMAIL OR E()MAIL)) OR PARTICULARS OR ELEMENT? ? OR DETAIL? OR AGREEMENT? ?))
S6	2	(IFM(10N)LIBRARY) OR (ILL OR INTERLIBRARY()LOAN OR INTER()-LIBRARY()LOAN) () FEE? ?()MANAGEMENT
S7	70665	S1(5N)S2
S8	1	S3(S)S5(S)S7
S9	3	S6 OR S8
S10	18	S3(S)S7
S11	987	S5(S)S7
S12	19	S3(S)S5
S13	30	S9 OR S10 OR S12
S14	1	S11 AND S13
S15	30	S13 NOT PY>2000
S16	28	S15 NOT PD=20000712:20040630

S17

27 RD (unique items)

17/3,K/2 (Item 2 from file: 2)
DIALOG(R)File 2:INSPEC
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02623181 INSPEC Abstract Number: C86019796

Title: Automation at the British Library Lending Division: present situation and future plans

Author(s): Wheatley, M.L.

Author Affiliation: British Libr. Lending Div., Boston Spa, UK

Journal: Program vol.19, no.2 p.127-39

Publication Date: April 1985 Country of Publication: UK

CODEN: PRGMBD ISSN: 0033-0337

Language: English

Subfile: C

...Abstract: photocopy requests as well as being used for the Address Database system which holds relevant *information* about the Lending Division's *users*. A Unit Accounting system will be added to service users' *deposit* *accounts*. The Systime minicomputer runs the Serials system which maintains details of serials received by the...

17/3,K/3 (Item 3 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2004 Institution of Electrical Engineers. All rts. reserv.

02458074 INSPEC Abstract Number: C85026680

Title: Optimum portfolio of 'Sogo (synthetic) bank account'

Author(s): Kuga, K.; Nagatani, H.

Author Affiliation: Osaka Univ., Japan

Journal: Journal of the Operations Research Society of Japan vol.27,
no.4 p.275-305

Publication Date: Dec. 1984 Country of Publication: Japan

CODEN: JORJA5 ISSN: 0453-4514

Language: Japanese

Subfile: C

...Abstract: adapted by Japanese banks in 1972 The 'Sogo Account' is a combination of a time *deposit* *account*, an ordinary account, and an overdraft contract. Prearranged *automatic* *payments* are *automatically* debited to the customer's ordinary account. Overdrafts are permitted up to 90 percent of...

17/3,K/5 (Item 5 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2004 Institution of Electrical Engineers. All rts. reserv.

00641995 INSPEC Abstract Number: C74013666

Title: US government publications acquisition procedures for the small special library

Author(s): Hungerford, A.F.

Author Affiliation: Hurley Hospital, Flint, MI, USA

Journal: Special Libraries vol.65, no.1 p.22-5

Publication Date: Jan. 1974 Country of Publication: USA

CODEN: SPLBAN ISSN: 0038-6723

Language: English

Subfile: C

...Abstract: for acquiring US Government Publications are outlined, ranging from methods for publications free to the *deposit* *account* and special *subscription* services. The *information* given is basic for librarians who have had no experience handling these publications; advantages of...

17/3,K/8 (Item 1 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2003 EBSCO Pub. All rts. reserv.

00580214 00SE03-001

A pig in a poke
Quint, Barbara
Searcher: The Magazine for Database Professionals , March 1, 2000 , v8
n3 p6-8, 2 Page(s)
ISSN: 1070-4795

SEARCHER'S VOICE column targets *information* services that want *users* to hand over a credit-card number, set up a *deposit* *account*, start a *subscription*, or sign a contract for *information* that the deliverer cannot even define. However, realizes that the 'pig in the poke' policy...

17/3,K/14 (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

06509916
Banks launching internet fund transfer services
JAPAN: BANKS BRING SERVICES ON THE INTERNET
The Japan Times (XAO) 21 Aug 1997 P.8
Language: ENGLISH

... the Internet with the launch of fund transfer services. Such services facilitate the opening of *deposit* *accounts* and transferring of money to other accounts. For instance, Fuji bank has embarked on a service on the Internet to enable shoppers to make *payments* *automatically* (that is to bypass paying commissions to banks) for their purchases made at "virtual malls...

17/3,K/23 (Item 1 from file: 1)
DIALOG(R)File 1:ERIC
(c) format only 2004 The Dialog Corporation. All rts. reserv.

00767524 ERIC NO.: ED333880 CLEARINGHOUSE NO.: IR053624
Steady Habits and Wooden Nutmegs; Connecticut Libraries in the Year 2000.
Stevens, Norman D.;
CORP. SOURCE: Connecticut State Library, Hartford. (BBB13700)
17pp.
1990 (199000000)
NOTES: Published for the Governor's Conference on Library and Information Services (Waterbury, CT, May 22-24, 1990).

...decade the first statewide universal library borrower's card. Each card will contain an electronic *user* account number and encoded *information* on the holder's borrowing records, and that, or another card, will also furnish a cash/*debit* *account* for fee-based or reciprocal services. In close cooperation with SNETCO, which has responsibility for...

17/3,K/25 (Item 2 from file: 202)
DIALOG(R)File 202:Info. Sci. & Tech. Abs.
(c) 2004 EBSCO Publishing. All rts. reserv.

3001867
Resource sharing: it isn't what it used to be...
OCLC Newsletter, no. 215, pages 25-31
Publication Date: May-Jun 1995
ISSN: 0163-898X

Language: English
Document Type: Journal Article
Journal Announcement: 3000

...relationships; and the implementation of that strategy. The tracking of interlibrary loan charges through OCLC *ILL* *Fee* *Management* (IFM) service and the increasing provision of access to materials through FirstSearch are also discussed...

17/3,K/26 (Item 3 from file: 202)
DIALOG(R)File 202:Info. Sci. & Tech. Abs.
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1300125

Handbook for libraries and other organizational users which copy from serials and separates: procedures for using the programs of the copyright clearance center, inc.

Book Title: Ccci-77/2. 1977 October. Copyright Clearance Center, Inc., One Park Avenue, New York, New York 10016. 20 P. 6 Illus. 0 Ref. Gratis.

Corporate Source: COPYRIGHT CLEARANCE CENTER, INC.

Publication Date: 1977

Language: English

Document Type: Book Chapter

Journal Announcement: 1300

...logs; or, through copy-supplying libraries, marked copies of the ill form. Payment methods include *deposit* *accounts*, billing, and possibly prepayment through use of stamping meters or stamps. This handbook for libraries and other organizations which copy from serials and separate provides the operational *information* and forms required by these *user* organizations.

17/AA,AN,TI/1 (Item 1 from file: 2)
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.
reserv.

Title: The evolution of telephone banking

17/AA,AN,TI/2 (Item 2 from file: 2)
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.
reserv.

Title: Automation at the British Library Lending Division: present
situation and future plans

17/AA,AN,TI/3 (Item 3 from file: 2)
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.
reserv.

Title: Optimum portfolio of 'Sogo (synthetic) bank account'

17/AA,AN,TI/4 (Item 4 from file: 2)
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.
reserv.

Title: Tech, cost-cutting expertise mark tip of operations' strategy
advice

17/AA,AN,TI/5 (Item 5 from file: 2)
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.
reserv.

Title: US government publications acquisition procedures for the small
special library

17/AA,AN,TI/6 (Item 6 from file: 2)
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.
reserv.

Title: Data processing services: Banking's new product

17/AA,AN,TI/7 (Item 1 from file: 99)
DIALOG(R)File 99:(c) 2004 The HW Wilson Co. All rts. reserv.

1165656 H.W. WILSON RECORD NUMBER: BAST94034245
California toll road off to 'fastrak' start

17/AA,AN,TI/8 (Item 1 from file: 233)
DIALOG(R)File 233:(c) 2003 EBSCO Pub. All rts. reserv.

00580214 00SE03-001
A pig in a poke

17/AA,AN,TI/9 (Item 1 from file: 474)
DIALOG(R)File 474:(c) 2004 The New York Times. All rts. reserv.

06300330 NYT Sequence Number: 865443920909
ELECTRONIC TOLL-TAKING IS BEING PUT TO THE TEST

17/AA,AN,TI/10 (Item 2 from file: 474)
DIALOG(R)File 474:(c) 2004 The New York Times. All rts. reserv.

06061333 NYT Sequence Number: 897477910404
NO-STOP TOLLS: 3 STATES AGREE TO AUTOMATION

17/AA,AN,TI/11 (Item 1 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

09132190
UK's Sun Life posts strong sales for the first half
UK: SUN LIFE REPORTS STRONG INTERIM RESULTS

17/AA,AN,TI/12 (Item 2 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06640340
ERICSSON MAKES MAJOR INTELLIGENT NETWORK ADVANCEMENTS
SWEDEN: ERICSSON LAUNCHES NEW PRODUCTS

17/AA,AN,TI/13 (Item 3 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06536834
Citibank
MACAU: CITIBANK PROMOTES FIXED-DEPOSITS

17/AA,AN,TI/14 (Item 4 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06509916
Banks launching internet fund transfer services
JAPAN: BANKS BRING SERVICES ON THE INTERNET

17/AA,AN,TI/15 (Item 5 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06461810
Dopolnitelny vid uslug
RUSSIA: DEPOSIT FOR GKO INVESTMENT BY MOST-BANK

17/AA,AN,TI/16 (Item 6 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06118645
UK raises pace of building society change
UK: CHANGE TO BUILDING SOCIETY LEGISLATION SOON

17/AA,AN,TI/17 (Item 7 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

05692682
Societies capitalise at savers' expense
UK - BUILDING SOCIETIES FAIL TO PAY INTEREST

17/AA,AN,TI/18 (Item 8 from file: 583)

DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

05680504

BRANCH BANKING: Barclays brings customer information system/
UK - BARCLAYS INSTALLS CIS TERMINALS

17/AA,AN,TI/19 (Item 9 from file: 583)

DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

04862713

ScotLife in free pension switch offer

UK - SCOTTISH LIFE LAUNCHES RETIREMENT INVESTMENT STRATEGY

17/AA,AN,TI/20 (Item 10 from file: 583)

DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

04132646

NAB moves to reform services

AUSTRALIA - NAB CHANGES STRUCTURE OF RETAIL BANKING SERVICES

17/AA,AN,TI/21 (Item 11 from file: 583)

DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

03580394

MANULIFE LAUNCHES ASSET BUILDER

UK - MANULIFE LAUNCHES ASSET BUILDER

17/AA,AN,TI/22 (Item 12 from file: 583)

DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

03094458

MAINFRAMES PERSIST IN FACE OF OPPOSITION

WORLD - MAINFRAMES PERSIST IN FACE OF OPPOSITION

17/AA,AN,TI/23 (Item 1 from file: 1)

DIALOG(R)File 1:(c) format only 2004 The Dialog Corporation. All rts.
reserv.

ERIC NO.: ED333880

Steady Habits and Wooden Nutmegs; Connecticut Libraries in the Year 2000.

17/AA,AN,TI/24 (Item 1 from file: 202)

DIALOG(R)File 202:(c) 2004 EBSCO Publishing. All rts. reserv.

3100237

Method and apparatus for distributing currency.

17/AA,AN,TI/25 (Item 2 from file: 202)

DIALOG(R)File 202:(c) 2004 EBSCO Publishing. All rts. reserv.

3001867

Resource sharing: it isn't what it used to be...

17/AA,AN,TI/26 (Item 3 from file: 202)

DIALOG(R)File 202:(c) 2004 EBSCO Publishing. All rts. reserv.

1300125

Handbook for libraries and other organizational users which copy from
serials and separates: procedures for using the programs of the copyright
clearance center, inc.

Book Title: Ccci-77/2. 1977 October. Copyright Clearance Center, Inc., One
Park Avenue, New York, New York 10016. 20 P. 6 Illus. 0 Ref. Gratis.

17/AA,AN,TI/27 (Item 4 from file: 202)

DIALOG(R)File 202:(c) 2004 EBSCO Publishing. All rts. reserv.

0900916

U.s. government publications acquisition procedures for the small special
library.

```
?show files;ds
File 9:Business & Industry(R) Jul/1994-2004/May 06
(c) 2004 The Gale Group
File 15:ABI/Inform(R) 1971-2004/May 07
(c) 2004 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2004/May 07
(c) 2004 The Gale Group
File 20:Dialog Global Reporter 1997-2004/May 07
(c) 2004 The Dialog Corp.
File 148:Gale Group Trade & Industry DB 1976-2004/May 07
(c)2004 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2004/May 07
(c) 2004 The Gale Group
```

Set	Items	Description
S1	7094039	AUTOMATIC? OR REPETITIVE OR REPEAT??? OR PERIODIC? OR RECURREN? OR FREQUEN??? OR OFTEN? OR REGULAR??? OR REOCCUR? OR ISOCHRON???
S2	528889	S1(5N) (BILL??? OR CHARGE? ? OR PAYMENT? ? OR REMIT? ? OR REMITT? OR COST OR PAY? ? OR PAID OR COLLECT? ? OR COLLECTION? ? OR RENUMERAT??? OR EFT OR FEE OR FEES OR PRICE? ? OR TRANSFER? OR DISBURS? OR DISTRIBUTION? ? OR REQUEST? ?)
S3	43301	(HOLDING OR STORED()VALUE OR DEBIT OR DEPOSIT OR PREPAY OR PREPAID OR PRE() (PAY OR PAID)) (FUND? ? OR ACCOUNT? ? OR CLEARING()HOUSE? ? OR CLEARINGHOUSE? ?)
S4	17497059	SUBSCRIPTION? ? OR MEMBER? ? OR MEMBERSHIP? ? OR PARTICIPANT? ? OR PARTICIPAT?R? ? OR REGISTRATION OR REGISTRANT? ? OR ENROLLE?? OR SUBSCRIBER? ? OR USER? ? OR CUSTOMER? ? OR PATRON? ? OR PERSONAL
S5	2126208	S4(5N) (PROFILE? ? OR DATA OR FACTS OR INFO OR RECORD? ? OR FILE? ? OR INFORMATION OR (NAME(5N) (ADDRESS OR (PHONE OR TELEPHONE) OR (EMAIL OR E()MAIL)) OR PARTICULARS OR ELEMENT? ? OR DETAIL? OR AGREEMENT? ?))
S6	13	(IFM(10N)LIBRARY) OR (ILL OR INTERLIBRARY()LOAN OR INTER()-LIBRARY()LOAN) () FEE? ?()MANAGEMENT
S7	528889	S2
S8	27	S3(S)S5(S)S7
S9	40	S6 OR S8
S10	16	S3(10N)S5(10N)S7
S11	29	S6 OR S10
S12	20	S11 NOT PY>2000
S13	16	S12 NOT PD=20000712:20040630
S14	13	RD (unique items)

14/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02373366 116350337

**The North American interlibrary loan and document delivery project:
improving ILL/DD services**

Jackson, Mary E.

Interlending & Document Supply v25n1 PP: 8-10 1997

ISSN: 0264-1615 JRNL CODE: ILDS

WORD COUNT: 1729

...TEXT: longer-term strategies were debated, but with the introduction in April 1995 of OCLC's *ILL* *fee* *management* (IFM), DIG members concluded that IFM may be a suitable solution for those libraries using...

...transactions. Thus, given the other technical priorities of the Project, DIG members proposed to monitor *library* experiences with *IFM* and postponed additional exploration of financial/accounting alternatives for the short term.

The standards working...

14/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02371494 116350486

**Meeting the challenges of international lending and document supply:
learning from the Global Resources Program**

Jackson, Mary E

Interlending & Document Supply v28n2 PP: 79-85 2000

ISSN: 0264-1615 JRNL CODE: ILDS

WORD COUNT: 4130

...TEXT: Requests are transmitted via the OCLC ILL system, and participants are invoiced with the OCLC *ILL* *fee* *management* service to avoid the expense of converting currency. Returnables are sent by airmail; copies via ... OCLC, articles via Ariel, books via airmail, and pay any lending fees using the OCLC *ILL* *Fee* *Management* (IFM) service. This ILL service is bi-directional - Waseda may borrow from North American participants... reduce the expense of paying in different currencies. The Waseda agreement to use OCLC's *ILL* *Fee* *Management* (IFM) service is very promising because the service aggregates and mainstreams all OCLC ILL transaction...

14/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02370719 116350186

Interlending and document supply: a review of recent literature - XXIX

Gould, Sara

Interlending & Document Supply v24n1 PP: 28-35 1996

ISSN: 0264-1615 JRNL CODE: ILDS

WORD COUNT: 5437

...TEXT: descriptions of OCLC's services, and look at new developments currently being tested, including the *ILL* *fee* *management* (IFM) service, and PRISM client which provides access to bibliographic files other than the OCLC...

14/3,K/7 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

05708436 Supplier Number: 50167622 (USE FORMAT 7 FOR FULLTEXT)
IA Corp. Unveils New RemitVision Release 2.0; Year 2000-Compliant
Wholesale/Retail Lockbox Software With Many New Features.
Business Wire, p7130003
July 13, 1998
Language: English Record Type: Fulltext
Article Type: Article
Document Type: Newswire; Trade
Word Count: 952

... account.

With Electronic Deposit, banks can directly post credits to the lockbox customers' DDA (Demand *Deposit* *Account*) and *automatically* *transfer* check transaction *files* to immediately update the *customers*' accounts. The feature promotes faster clearing and availability of funds, a key feature for large banks and *customers*.

The Expanded Account *Profile* displays instructions to aid operators in processing work for lockbox variations. With RemitVision 2.0...

.14/3,K/9 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

10519072 SUPPLIER NUMBER: 53076526 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Association of Research Libraries Identifies Best ILL Practices inNew
Report.
Computers in Libraries, 10(1)
Oct 1, 1998
ISSN: 1041-7915 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 144 LINE COUNT: 00015

TEXT:

...electronically, and that they make extensive use of technology and software, such as OCLC's *ILL* *Fee* *Management* service to charge or pay ILL invoices, or RLG's Ariel document delivery software for...

14/3,K/10 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

08635069 SUPPLIER NUMBER: 18247486
OCLC *IFM* service tracks ILL charges. (OCLC Online Computer *Library*
Center opens *ILL* *Fee* *Management* service to OCLC PRISM interlibrary
loan users)
Advanced Technology-Libraries, v24, n6, p9(1)
June, 1995
ISSN: 0044-636X LANGUAGE: English RECORD TYPE: Citation

OCLC *IFM* service tracks ILL charges. (OCLC Online Computer *Library*
Center opens *ILL* *Fee* *Management* service to OCLC PRISM interlibrary
loan users)

14/AA,AN,TI/1 (Item 1 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

02517102 116355434
From computer-aided manufacturing to Japanese newspapers: evolution of the
AAU/ARL Japan Journal Access Project

14/AA,AN,TI/2 (Item 2 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

02373366 116350337
The North American interlibrary loan and document delivery project:
improving ILL/DD services

14/AA,AN,TI/3 (Item 3 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

02371494 116350486
Meeting the challenges of international lending and document supply:
learning from the Global Resources Program

14/AA,AN,TI/4 (Item 4 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

02370719 116350186
Interlending and document supply: a review of recent literature - XXIX

14/AA,AN,TI/5 (Item 5 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

01407784 00058771
OCLC releases ILL Micro Enhancer for Windows

14/AA,AN,TI/6 (Item 6 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00914208 95-63600
Electronic filing within the personal property registry of British Columbia

14/AA,AN,TI/7 (Item 1 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

05708436 Supplier Number: 50167622
IA Corp. Unveils New RemitVision Release 2.0; Year 2000-Compliant
Wholesale/Retail Lockbox Software With Many New Features.

14/AA,AN,TI/8 (Item 2 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

04358633 Supplier Number: 46392177
OCLC Targets Web Users With FirstSearch Web and NetFirst

14/AA,AN,TI/9 (Item 1 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

10519072 SUPPLIER NUMBER: 53076526
Association of Research Libraries Identifies Best ILL Practices inNew

Report.

14/AA,AN,TI/10 (Item 2 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

08635069 SUPPLIER NUMBER: 18247486
OCLC *IFM* service tracks ILL charges. (OCLC Online Computer *Library*
Center opens *ILL* *Fee* *Management* service to OCLC PRISM interlibrary
loan users)

14/AA,AN,TI/11 (Item 3 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

07977416 SUPPLIER NUMBER: 17155096
News from OCLC. (Online Computer Library Center) (Newsline)

14/AA,AN,TI/12 (Item 4 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

06773919 SUPPLIER NUMBER: 14665183
Carl's UnCover database now free to all! (Colorado Alliance of Research
Librarians)

14/AA,AN,TI/13 (Item 5 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

05465422 SUPPLIER NUMBER: 11409291
FIRST FEDERAL SAVINGS BANK TO PURCHASE WARREN FIVE CENTS SAVINGS BANK UNIT

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?show files;ds
File 476:Financial Times Fulltext 1982-2004/May 07
      (c) 2004 Financial Times Ltd
File 610:Business Wire 1999-2004/May 05
      (c) 2004 Business Wire.
File 613:PR Newswire 1999-2004/May 05
      (c) 2004 PR Newswire Association Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2004/May 06
      (c) 2004 The Gale Group
File 624:McGraw-Hill Publications 1985-2004/May 06
      (c) 2004 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2004/May 06
      (c) 2004 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2004/May 07
      (c) 2004 The Gale Group
File 810:Business Wire 1986-1999/Feb 28
      (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
      (c) 1999 PR Newswire Association Inc
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Set	Items	Description
S1	2084724	AUTOMATIC? OR REPETITIVE OR REPEAT??? OR PERIODIC? OR RECURREN? OR FREQUEN??? OR OFTEN? OR REGULAR??? OR REOCCUR? OR ISOCHRON???
S2	8576662	BILL??? OR CHARGE? ? OR PAYMENT? ? OR REMIT? ? OR REMITT? - OR COST OR PAY? ? OR PAID OR COLLECT? ? OR COLLECTION? ? OR RENUMERAT??? OR EFT OR FEE OR FEES OR PRICE? ? OR TRANSFER? OR DISBURS? OR DISTRIBUTION? ? OR REQUEST? ?
S3	19140	(HOLDING OR STORED()VALUE OR DEBIT OR DEPOSIT OR PREPAY OR PREPAID OR PRE() (PAY OR PAID)) (FUND? ? OR ACCOUNT? ? OR CLEARING()HOUSE? ? OR CLEARINGHOUSE? ?)
S4	6279558	SUBSCRIPTION? ? OR MEMBER? ? OR MEMBERSHIP? ? OR PARTICIPANT? ? OR PARTICIPAT?R? ? OR REGISTRATION OR REGISTRANT? ? OR - ENROLLE?? OR SUBSCRIBER? ? OR USER? ? OR CUSTOMER? ? OR PATRON? ? OR PERSONAL
S5	1061011	S4(5N) (PROFILE? ? OR DATA OR FACTS OR INFO OR RECORD? ? OR FILE? ? OR INFORMATION OR (NAME(5N) (ADDRESS OR (PHONE OR TELEPHONE) OR (EMAIL OR E()MAIL)) OR PARTICULARS OR ELEMENT? ? OR DETAIL? OR AGREEMENT? ?))
S6	2	(IFM(10N)LIBRARY) OR (ILL OR INTERLIBRARY()LOAN OR INTER()-LIBRARY()LOAN) () FEE? ?()MANAGEMENT
S7	180292	S1(5N)S2
S8	11	S3(S)S5(S)S7
S9	13	S6 OR S8
S10	8	S9 NOT PY>2000
S11	8	S10 NOT PD=20000712:20040630
S12	7	RD (unique items)

12/3,K/5 (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

02715929 Supplier Number: 45509649 (USE FORMAT 7 FOR FULLTEXT)
OCLC *ILL* *FEE* *MANAGEMENT* SERVICE FOR MONITORING INTERLIBRARY LOAN
Online Libraries & Microcomputers, v13, n5, pN/A
May, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Professional Trade
Word Count: 203

(USE FORMAT 7 FOR FULLTEXT)

OCLC *ILL* *FEE* *MANAGEMENT* SERVICE FOR MONITORING INTERLIBRARY LOAN
TEXT:

In April 1995, OCLC introduced its OCLC *ILL* *Fee* *Management* (IFM) service to PRISM ILL users to help monitor and reduce the costs associated with...

... on a request-by-request basis when a library is arranging a transaction with a *library* that charges for interlibrary loan. When *IFM* is activated, the borrowing *library* receives a debit and the lender is issued a credit. OCLC then reconciles debits and...

12/3,K/6 (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

01993636 Supplier Number: 43578272 (USE FORMAT 7 FOR FULLTEXT)
Tailoring Debit Cards For A Perfect Customer Fit
Bank Network News, v11, n16, pN/A
Jan 12, 1993
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1099

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...line by having cardholders swipe their card and enter personal identification numbers at the outset. *Customer* *information* would appear on the teller's screen quicker and could lead to shorter lines. "Financial ...

...their relationship with the bank. To qualify for the Gold Card, Norwest customers must have *deposit* *accounts* of at least \$5,000. "Over the next five to 10 years, it will be...

...Shah says that while withdrawal limits might have made sense in the early days of *EFT* when processors *often* had to stand-in for authorizations because of unstable processing systems, today's 99.9...

12/AA,AN,TI/1 (Item 1 from file: 621)
DIALOG(R)File 621:(c) 2004 The Gale Group. All rts. reserv.
01676754 Supplier Number: 50167622
IA Corp. Unveils New RemitVision Release 2.0; Year 2000-Compliant
Wholesale/Retail Lockbox Software With Many New Features.

12/AA,AN,TI/2 (Item 2 from file: 621)
DIALOG(R)File 621:(c) 2004 The Gale Group. All rts. reserv.
01337131 Supplier Number: 46073920
FirstFed Bancshares, Inc. Announces Year End & Fourth Quarter Earnings

12/AA,AN,TI/3 (Item 1 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.
04056649 Supplier Number: 53603404
Options for banks to combat threats are becoming clear.

12/AA,AN,TI/4 (Item 2 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.
03124578 Supplier Number: 46392177
OCLC Targets Web Users With FirstSearch Web and NetFirst

12/AA,AN,TI/5 (Item 3 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.
02715929 Supplier Number: 45509649
OCLC *ILL* *FEE* *MANAGEMENT* SERVICE FOR MONITORING INTERLIBRARY LOAN

12/AA,AN,TI/6 (Item 4 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.
01993636 Supplier Number: 43578272
Tailoring Debit Cards For A Perfect Customer Fit

12/AA,AN,TI/7 (Item 1 from file: 813)
DIALOG(R)File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.
0408129
FIRST FEDERAL SAVINGS BANK OF BOSTON SUBMITS APPLICATION TO PURCHASE WARREN
FIVE CENTS SAVINGS BANK'S ANDOVER BRANCH OFFICE

?show files;ds
File 256:SoftBase:Reviews,Companies&Prods. 82-2004/Apr
(c),2004 Info.Sources Inc
File 267:Finance & Banking Newsletters 2004/May 06
(c) 2004 The Dialog Corp.
File 268:Banking Info Source 1981-2004/Apr W3
(c) 2004 ProQuest Info&Learning
File 625:American Banker Publications 1981-2004/May 07
(c) 2004 American Banker
File 626:Bond Buyer Full Text 1981-2004/May 07
(c) 2004 Bond Buyer
File 608:KR/T Bus.News. 1992-2004/May 07
(c)2004 Knight Ridder/Tribune Bus News
File 13:BAMP 2004/Apr W4
(c) 2004 The Gale Group
File 75:TGG Management Contents(R) 86-2004/Apr W4
(c) 2004 The Gale Group
File 47:Gale Group Magazine DB(TM) 1959-2004/May 07
(c) 2004 The Gale group
File 141:Readers Guide 1983-2004/May
(c) 2004 The HW Wilson Co

Set	Items	Description
S1	1279216	AUTOMATIC? OR REPETITIVE OR REPEAT??? OR PERIODIC? OR RECU- R? OR FREQUEN??? OR OFTEN? OR REGULAR??? OR REOCCUR? OR ISOCH- RON???
S2	3152541	BILL??? OR CHARGE? ? OR PAYMENT? ? OR REMIT? ? OR REMITT? - OR COST OR PAY? ? OR PAID OR COLLECT? ? OR COLLECTION? ? OR R- ENUMERAT??? OR EFT OR FEE OR FEES OR PRICE? ? OR TRANSFER? OR DISBURS? OR DISTRIBUTION? ? OR REQUEST? ?
S3	11373	(HOLDING OR STORED()VALUE OR DEBIT OR DEPOSIT OR PREPAY OR PREPAID OR PRE() (PAY OR PAID)) () (FUND? ? OR ACCOUNT? ? OR CLE- ARING()HOUSE? ? OR CLEARINGHOUSE? ?)
S4	2291668	SUBSCRIPTION? ? OR MEMBER? ? OR MEMBERSHIP? ? OR PARTICIPA- NT? ? OR PARTICIPAT?R? ? OR REGISTRATION OR REGISTRANT? ? OR - ENROLLE?? OR SUBSCRIBER? ? OR USER? ? OR CUSTOMER? ? OR PATRO- N? ? OR PERSONAL
S5	245832	S4(5N) (PROFILE? ? OR DATA OR FACTS OR INFO OR RECORD? ? OR FILE? ? OR INFORMATION OR (NAME(5N) (ADDRESS OR (PHONE OR TELE- PHONE) OR (EMAIL OR E()MAIL)) OR PARTICULARS OR ELEMENT? ? OR DETAIL? OR AGREEMENT? ?))
S6	6	(IFM(10N)LIBRARY) OR (ILL OR INTERLIBRARY()LOAN OR INTER()- LIBRARY()LOAN) () FEE? ?()MANAGEMENT
S7	99388	S1(5N)S2
S8	9	S3(S)S5(S)S7
S9	15	S6 OR S8
S10	10	S9 NOT PY>2000
S11	10	S9 NOT PY>2000
S12	5	S10 NOT PD=200000712:20040630
S13	5	RD (unique items)

13/3,K/4 (Item 1 from file: 75)
DIALOG(R)File 75:TGG Management Contents(R)
(c) 2004 The Gale Group. All rts. reserv.

00220958 SUPPLIER NUMBER: 54313457 (USE FORMAT 7 FOR FULL TEXT)
New technologies to combat check fraud.
Jeffords, Raymond; Thibadoux, Greg; Scheidt, Marsha
The CPA Journal, 69, 3, 30(5)
March, 1999
ISSN: 0732-8435 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3032 LINE COUNT: 00251

... customers away from paper checks. Checks are expensive to print, mail, and process. Nevertheless, bank *customers* continue to use them in *record* numbers. In fact, the volume of paper check transactions in the United States grew from...

...in the future. Banks have discovered that many customers prefer paper checks to debit cards, *automatic* *bill* *payments*, electronic banking, and other alternatives devised by banks to reduce the volume of paper checks...

...required to clear checks through the banking system provides additional time for bank customers to *deposit* *funds* or earn interest on account balances. Paper checks also provide a reassuring tangible record of...

13/3,K/5 (Item 1 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2004 The Gale group. All rts. reserv.

04720225 SUPPLIER NUMBER: 19221741 (USE FORMAT 7 OR 9 FOR FULL TEXT)
OCLC releases ILL micro enhancer for windows.(inter-library loan software)
Information Today, v14, n3, p46(1)
March, 1997
ISSN: 8755-6286 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 379 LINE COUNT: 00034

... constant-data. records for items that we lend is particularly helpful with our use of *ILL* *Fee* *Management* and various billing practices. We also appreciated the capacity to maintain more than one download...

13/AA,AN,TI/1 (Item 1 from file: 268)
DIALOG(R)File 268:(c) 2004 ProQuest Info&Learning. All rts. reserv.

Mergers and the changing landscape of commercial banking (part 1)

13/AA,AN,TI/2 (Item 2 from file: 268)
DIALOG(R)File 268:(c) 2004 ProQuest Info&Learning. All rts. reserv.

BMA signs up for BRS Information for database service

13/AA,AN,TI/3 (Item 1 from file: 625)
DIALOG(R)File 625:(c) 2004 American Banker. All rts. reserv.

0037182

Automation System Can Be Tailored to Fit Bank's Needs

13/AA,AN,TI/4 (Item 1 from file: 75)
DIALOG(R)File 75:(c) 2004 The Gale Group. All rts. reserv.

00220958 SUPPLIER NUMBER: 54313457
New technologies to combat check fraud.

13/AA,AN,TI/5 (Item 1 from file: 47)
DIALOG(R)File 47:(c) 2004 The Gale group. All rts. reserv.

04720225 SUPPLIER NUMBER: 19221741
OCLC releases ILL micro enhancer for windows.(inter-library loan software)

09677153

=> dis his

(FILE 'HOME' ENTERED AT 15:00:59 ON 07 MAY 2004)

FILE 'CONFSCI' ENTERED AT 15:01:06 ON 07 MAY 2004

L1	21519	S	AUTOMATIC? OR REPETITIVE OR REPEAT### OR PERIODIC? OR RECUR?
L2	52827	S	BILL### OR CHARGE# OR PAYMENT# OR REMIT# OR REMITT? OR COST O
L3	1	S	(HOLDING OR STORED(W)VALUE OR DEBIT OR DEPOSIT OR PREPAY OR P
L4	7451	S	SUBSCRIPTION# OR MEMBER# OR MEMBERSHIP# OR PARTICIPANT# OR PA
L5	343	S	L4(5A) (PROFILE# OR DATA OR FACTS OR INFO OR RECORD# OR FILE#
L6	0	S	(IFM(10A)LIBRARY) OR (ILL OR INTERLIBRARY(W)LOAN OR INTER(W)L
L7	407	S	L1(5A)L2
L8	0	S	L3(P)L5(P)L7
L9	0	S	L3 AND L5 AND L7
L10	0	S	(L3 AND L5) OR (L3 AND L7) OR (L5 AND L7)